

File 139:EconLit 1969-2003, Oct
(c) 2003 American Economic Association

?ds

Set	Items	Description
S1	2	(BILL OR BILLS OR INVOICE OR INVOICES) (5N) (ELECTRONIC? OR - DIGITAL OR AUTOMATE?)
S2	1	S1(3N) (PAYMENT? OR PAYING?)
S3	0	(ENCOD? OR BARCOD? OR BAR() (CODE OR CODES OR CODING?)) (3N) - (DIGITAL() (DATA OR INFORMATION?))
S4	0	AU=(ANTOIGNINI, T? OR ANTOIGNINI T ? OR ANTOIGNINI, W ? OR AN- TOIGNINI W ?)

2/5/1

DIALOG(R)File 139:EconLit

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599673

TITLE: Electronic Bill **Presentment and** Payment --Is It Just a Click
Away?

AUTHOR(S): Andreeff, Alexandria, et al.

AUTHOR(S) AFFILIATION: Federal Reserve Bank of Chicago

JOURNAL NAME: Federal Reserve Bank of Chicago Economic Perspectives,

JOURNAL VOLUME & ISSUE: 25 4,

PAGES: 2-16

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AVAILABILITY: <A

 HREF="http://www.chicagofed.org/publications/economicperspectives/index
 .cfm">Publisher's URL

ISSN: 0164-0682

DOCUMENT TYPE: Journal Article

GEOGRAPHIC LOCATION DESCRIPTOR(S): U.S.

DESCRIPTOR(S) (1991 to Present): Banks; Other Depository Institutions;
 Mortgages (G210); Information and Internet Services; Computer Software
 (L860)

File 344:Chinese Patents Abs Aug 1985-2003/Apr
 (c) 2003 European Patent Office
 File 347:JAPIO Oct 1976-2003/Jun(Updated 031006)
 (c) 2003 JPO & JAPIO
 File 350:Derwent WPIX 1963-2003/UD,UM &UP=200371
 (c) 2003 Thomson Derwent
 File 348:EUROPEAN PATENTS 1978-2003/Oct W04
 (c) 2003 European Patent Office
 File 349:PCT FULLTEXT 1979-2002/UB=20031030,UT=20031023
 (c) 2003 WIPO/Univentio
 File 256:SoftBase:Reviews,Companies&Prods. 82-2003/Oct
 (c)2003 Info.Sources Inc
 File 2:INSPEC 1969-2003/Oct W4
 (c) 2003 Institution of Electrical Engineers
 File 35:Dissertation Abs Online 1861-2003/Sep
 (c) 2003 ProQuest Info&Learning
 File 65:Inside Conferences 1993-2003/Nov W1
 (c) 2003 BLDSC all rts. reserv.
 File 99:Wilson Appl. Sci & Tech Abs 1983-2003/Sep
 (c) 2003 The HW Wilson Co.
 File 233:Internet & Personal Comp. Abs. 1981-2003/Jul
 (c) 2003, EBSCO Pub.
 File 583:Gale Group Globalbase(TM) 1986-2002/Dec 13
 (c) 2002 The Gale Group
 File 474:New York Times Abs 1969-2003/Nov 04
 (c) 2003 The New York Times
 File 475:Wall Street Journal Abs 1973-2003/Nov 04
 (c) 2003 The New York Times
 File 16:Gale Group PROMT(R) 1990-2003/Nov 04
 (c) 2003 The Gale Group
 File 148:Gale Group Trade & Industry DB 1976-2003/Nov 05
 (c)2003 The Gale Group
 File 160:Gale Group PROMT(R) 1972-1989
 (c) 1999 The Gale Group
 File 275:Gale Group Computer DB(TM) 1983-2003/Nov 04
 (c) 2003 The Gale Group
 File 621:Gale Group New Prod.Annou.(R) 1985-2003/Nov 05
 (c) 2003 The Gale Group
 File 636:Gale Group Newsletter DB(TM) 1987-2003/Nov 04
 (c) 2003 The Gale Group
 File 9:Business & Industry(R) Jul/1994-2003/Nov 04
 (c) 2003 Resp. DB Svcs.
 File 15:ABI/Inform(R) 1971-2003/Nov 04
 (c) 2003 ProQuest Info&Learning
 File 20:Dialog Global Reporter 1997-2003/Nov 05
 (c) 2003 The Dialog Corp.
 File 95:TEME-Technology & Management 1989-2003/Oct W3
 (c) 2003 FIZ TECHNIK
 File 476:Financial Times Fulltext 1982-2003/Nov 05
 (c) 2003 Financial Times Ltd
 File 610:Business Wire 1999-2003/Nov 05
 (c) 2003 Business Wire.
 File 613:PR Newswire 1999-2003/Nov 05
 (c) 2003 PR Newswire Association Inc
 File 624:McGraw-Hill Publications 1985-2003/Nov 04
 (c) 2003 McGraw-Hill Co. Inc
 File 634:San Jose Mercury Jun 1985-2003/Nov 04
 (c) 2003 San Jose Mercury News
 File 810:Business Wire 1986-1999/Feb 28
 (c) 1999 Business Wire
 File 813:PR Newswire 1987-1999/Apr 30
 (c) 1999 PR Newswire Association Inc
 File 608:KR/T Bus.News. 1992-2003/Nov 05
 (c)2003 Knight Ridder/Tribune Bus News
 File 625:American Banker Publications 1981-2003/Nov 05

(c) 2003 American Banker
 File 268:Banking Info Source 1981-2003/Oct W4
 (c) 2003 ProQuest Info&Learning
 File 626:Bond Buyer Full Text 1981-2003/Nov 05
 (c) 2003 Bond Buyer
 File 267:Finance & Banking Newsletters 2003/Oct 30
 (c) 2003 The Dialog Corp.
 File 139:EconLit 1969-2003/Oct
 (c) 2003 American Economic Association
 ?ds

Set	Items	Description
S1	21691	(ELECTRONIC? OR DIGITAL) (5N) (BILL OR BILLS OR INVOICE OR I- NVOICES) (5N) PRESENTMENT?
S2	0	S1 (5N) (ENCOD? OR BARCOD? OR BAR() (CODE OR CODES OR CODING?-) (3N) (DIGITAL() (DATA OR INFORMATION?))
S3	8	S1 (5N) (ENCOD? OR BARCOD? OR BAR() (CODE OR CODES OR CODING?-)
S4	0	S3 NOT PY>1996

File 47:Gale Group Magazine DB(TM) 1959-2003/Nov 04
 (c) 2003 The Gale group
 File 122:Harvard Business Review 1971-2003/Oct
 (c) 2003 Harvard Business Review
 File 148:Gale Group Trade & Industry DB 1976-2003/Nov 05
 (c)2003 The Gale Group
 File 275:Gale Group Computer DB(TM) 1983-2003/Nov 04
 (c) 2003 The Gale Group
 File 444:New England Journal of Med. 1985-2003/Nov W1
 (c) 2003 Mass. Med. Soc.
 File 482:Newsweek 2000-2003/Nov 04
 (c) 2003 Newsweek, Inc.
 File 609:Bridge World Markets 2000-2001/Oct 01
 (c) 2001 Bridge
 File 610:Business Wire 1999-2003/Nov 05
 (c) 2003 Business Wire.
 File 619:Asia Intelligence Wire 1995-2003/Nov 04
 (c) 2003 Fin. Times Ltd
 File 622:EIU Magazines 2000-2003/Nov 05
 (c) 2003 EIU Magazines
 File 624:McGraw-Hill Publications 1985-2003/Nov 04
 (c) 2003 McGraw-Hill Co. Inc
 File 635:Business Dateline(R) 1985-2003/Nov 04
 (c) 2003 ProQuest Info&Learning
 File 646:Consumer Reports 1982-2003/Oct
 (c) 2003 Consumer Union
 File 647:CMP Computer Fulltext 1988-2003/Sep W3
 (c) 2003 CMP Media, LLC
 File 674:Computer News Fulltext 1989-2003/Oct W4
 (c) 2003 IDG Communications
 File 696:DIALOG Telecom. Newsletters 1995-2003/Nov 04
 (c) 2003 The Dialog Corp.
 File 748:Asia/Pac Bus. Jrnls 1994-2003/Nov 04
 (c) 2003 The Dialog Corporation
 File 810:Business Wire 1986-1999/Feb 28
 (c) 1999 Business Wire

?ds

Set	Items	Description
S1	28544	(BILL OR BILLS OR INVOICE OR INVOICES) (5N) (ELECTRONIC? OR - DIGITAL OR AUTOMATE?)
S2	10985	S1(3N) (PAYMENT? OR PAYING?)
S3	228	(ENCOD? OR BARCOD? OR BAR() (CODE OR CODES OR CODING?)) (3N) - (DIGITAL() (DATA OR INFORMATION?))
S4	0	AU=(ANTOGNINI, T? OR ANTOGNINI T ? OR ANTOGNINI, W ? OR AN- TOGNINI W ?)
S5	0	S2(S)S3
S6	0	S1(S)S3
S7	2	(PAYMENT? OR PAYING) (S)S3
S8	2	RD (unique items)

8/3,K/1 (Item 1 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2003 The Gale Group. All rts. reserv.

12475826 SUPPLIER NUMBER: 64190577 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Consumer Republic.(Brief Article)
Goldman, Debra
ADWEEK Eastern Edition, 41, 32, 28
August 7, 2000
DOCUMENT TYPE: Brief Article ISSN: 0199-2864 LANGUAGE: English
RECORD TYPE: Fulltext
WORD COUNT: 803 LINE COUNT: 00063

... and rebuild its infrastructure from scratch.
Since that prospect is unlikely, the alternative is to **encode**
copyrighted **digital information** with increasingly sophisticated sets of
locks and keys that prevent or allow different levels of...

...The greater the access, the higher the cost to the buyer. Consumers may
end up **paying** a premium for "fair use" rights built into the cost of a
book.

Of course...

8/3,K/2 (Item 1 from file: 696)
DIALOG(R)File 696:DIALOG Telecom. Newsletters
(c) 2003 The Dialog Corp. All rts. reserv.

00625146

**Drexler Seeks Royalties for Optical Patents Company is Calling on PC OEMs
and Drive Makers**

MULTIMEDIA WEEK

September 21, 1998 VOL: 7 ISSUE: 37 DOCUMENT TYPE: NEWSLETTER

PUBLISHER: PHILLIPS BUSINESS INFORMATION

LANGUAGE: ENGLISH

WORD COUNT: 483

RECORD TYPE: FULLTEXT

(c) PHILLIPS PUBLISHING INTERNATIONAL All Rts. Reserv.

TEXT:

Drexler Technology Corp. [DRXR], a manufacturer of optical
memory cards, is pursuing royalty **payments** from optical disc drive
manufacturers and PC makers on a patent relating to packet writing...

...and

other motion picture companies. Drexler alleged illegal use of the
company's micro-chessboard **digital data** format, in the **encoding** of
Sony Dynamic Digital Sound, for more than 300 motion pictures.
The suit was filed...

File 608:KR/T Bus.News. 1992-2003/Nov 05
 (c)2003 Knight Ridder/Tribune Bus News
 File 625:American Banker Publications 1981-2003/Nov 05
 (c) 2003 American Banker
 File 268:Banking Info Source 1981-2003/Oct W4
 (c) 2003 ProQuest Info&Learning
 File 626:Bond Buyer Full Text 1981-2003/Nov 05
 (c) 2003 Bond Buyer
 File 267:Finance & Banking Newsletters 2003/Oct 30
 (c) 2003 The Dialog Corp.

?ds

Set	Items	Description
S1	5442	(BILL OR BILLS OR INVOICE OR INVOICES) (5N) (ELECTRONIC? OR - DIGITAL OR AUTOMATE?)
S2	3276	S1(3N) (PAYMENT? OR PAYING?)
S3	8	{ENCOD? OR BARCOD? OR BAR() (CODE OR CODES OR CODING?)) (3N)- (DIGITAL() (DATA OR INFORMATION?))
S4	0	AU=(ANTOGNINI, T? OR ANTOGNINI T ? OR ANTOGNINI, W ? OR AN- TOGNINI W ?)
S5	0	S2(S)S3
S6	0	S1(S)S3
S7	0	(PAYMENT? OR PAYING) (S)S3
S8	5	S3 NOT PY>1996
S9	5	RD (unique items)
?		

9/3,K/1 (Item 1 from file: 608)

DIALOG(R)File 608:KR/T Bus.News.

(c)2003 Knight Ridder/Tribune Bus News. All rts. reserv.

527395 Story Number: 9837 (USE FORMAT 7 OR 9 FOR FULLTEXT)

PRICE NO OBSTACLE FOR SOME INDIANAPOLIS HOLIDAY ELECTRONICS SHOPPERS

Chris O'Malley

Indianapolis Star

Dec 15, 1996 12:34 E.T.

DOCUMENT TYPE: Newspaper RECORD TYPE: Fulltext LANGUAGE: English

WORD COUNT: 2395

...TEXT: proportions, up to panoramic size.

APS film is coated with a thin magnetic layer that **encodes digital information** -- such as data about lighting conditions, subject distance, and date and time. Film developers can...

9/3,K/2 (Item 2 from file: 608)

DIALOG(R)File 608:KR/T Bus.News.

(c)2003 Knight Ridder/Tribune Bus News. All rts. reserv.

00347834 Story Number: 6533 (USE FORMAT 7 OR 9 FOR FULLTEXT)

SONY'S ENTRY SUGGESTS A FUTURE OF FULL-LENGTH MOVIES ON HOME COMPUTERS

Dan Stets

The Philadelphia Inquirer

June 27, 1996 03:34 E.T.

DOCUMENT TYPE: Newspaper RECORD TYPE: Fulltext LANGUAGE: English

WORD COUNT: 1393

...TEXT: Because Sony manufactures video discs, it was able to incorporate its

knowledge of how the **digital information** is **encoded** -- or compressed -- in

decoding or decompressing it in the machine more effectively, he said.

He...

9/3,K/3 (Item 3 from file: 608)

DIALOG(R)File 608:KR/T Bus.News.

(c)2003 Knight Ridder/Tribune Bus News. All rts. reserv.

00198161 Story Number: 5503 (USE FORMAT 7 OR 9 FOR FULLTEXT)

GOVERNMENT HERALDS COMPUTER DEVICE TO ENCODE DATA, BUT CRITICS FEAR

FOR\PRIVACY

Matt Crenson

The Dallas Morning News

March 14, 1994 18:26 E.T.

DOCUMENT TYPE: Newspaper RECORD TYPE: Fulltext LANGUAGE: English

WORD COUNT: 1165

...TEXT: the government announced that it would proceed with the escrowed encryption standard, a means of **encoding digital information** transmitted on the information superhighway.

The superhighway is a planned communications network that would link

...

9/3,K/4 (Item 4 from file: 608)

DIALOG(R)File 608:KR/T Bus.News.

(c)2003 Knight Ridder/Tribune Bus News. All rts. reserv.

00150322 Story Number: 14951 (USE FORMAT 7 OR 9 FOR FULLTEXT)

FAX TRANSMISSION COSTS COULD BE HALVED, THANKS TO ORLANDO FIRM

Jay Hamburg
The Orlando Sentinel
June 4, 1993 20:36 E.T.
DOCUMENT TYPE: Newspaper RECORD TYPE: Fulltext LANGUAGE: English
WORD COUNT: 493

...TEXT: in mathematics.

It was that mathematical background that led him to find a way of
encoding
and decoding **digital data** -- from computers, for example -- into audio
data for
transmission over phone lines.

Essentially, the new...

9/3,K/5 (Item 5 from file: 608)
DIALOG(R)File 608:KR/T Bus.News.
(c)2003 Knight Ridder/Tribune Bus News. All rts. reserv.

00145334 Story Number: 14462 (USE FORMAT 7 OR 9 FOR FULLTEXT)
SAN JOSE MERCURY NEWS, CALIF., BITS & BYTES COLUMN
Rory O'Connor
San Jose Mercury News
April 28, 1993 18:08 E.T.
DOCUMENT TYPE: Newspaper RECORD TYPE: Fulltext LANGUAGE: English
WORD COUNT: 612

...TEXT: the move.

The proposal to equip government telephones with something called the
Clipper Chip to **encode digital information** while still providing law
enforcement agencies a way to decipher the data has clogged the...

File 256:SoftBase:Reviews, Companies&Prods. 82-2003/Oct
 (c)2003 Info.Sources Inc
 File 2:INSPEC 1969-2003/Oct W4
 (c) 2003 Institution of Electrical Engineers
 File 35:Dissertation Abs Online 1861-2003/Sep
 (c) 2003 ProQuest Info&Learning
 File 65:Inside Conferences 1993-2003/Nov W1
 (c) 2003 BLDSC all rts. reserv.
 File 99:Wilson Appl. Sci & Tech Abs 1983-2003/Sep
 (c) 2003 The HW Wilson Co.
 File 233:Internet & Personal Comp. Abs. 1981-2003/Jul
 (c) 2003, EBSCO Pub.
 File 583:Gale Group Globalbase(TM) 1986-2002/Dec 13
 (c) 2002 The Gale Group
 File 474:New York Times Abs 1969-2003/Nov 04
 (c) 2003 The New York Times
 File 475:Wall Street Journal Abs 1973-2003/Nov 04
 (c) 2003 The New York Times

?ds

Set	Items	Description
S1	1269	(BILL OR BILLS OR INVOICE OR INVOICES) (5N) (ELECTRONIC? OR - DIGITAL OR AUTOMATE?)
S2	427	S1(3N)(PAYMENT? OR PAYING?)
S3	92	(ENCOD? OR BARCOD? OR BAR() (CODE OR CODES OR CODING?)) (3N)- (DIGITAL() (DATA OR INFORMATION?))
S4	1	AU=(ANTOIGNINI, T? OR ANTOIGNINI T ? OR ANTOIGNINI, W ? OR AN- TOIGNINI W ?)
S5	0	S2 AND S3
S6	0	(PAYMENT? OR PAYING) AND S3
S7	1	S2 AND (ENCOD? OR BARCOD? OR BAR() (CODE OR CODES OR CODING- ?))
S8	0	S1 AND S3

7/5/1 (Item 1 from f 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
(c) 2002 The Gale Group. All rts. reserv.

09302019

Newsagents of change

AUSTRALIA: E-BILL PAYMENT FOR NEWSAGENT CLIENTS
The Australian (XAA) 31 May 2000 p.23
Language: ENGLISH

A partnership between Bank of Western Australia (BankWest), Fox Technology and Keycorp has developed an **electronic bill payment** system for newsagent customers in Australia. To be launched in the near future, this new system allows users to make various kinds of bill payments through a Keycorp K23 BankWest eftpos terminal. This payment system features a **barcode** scanner, an optional cheque reader, a BankWest eftpos terminal and a B2B2C Wizard processing tool developed by Fox Technology.

COMPANY: KEYCORP; FOX TECHNOLOGY; BANKWEST; BANK OF WESTERN AUSTRALIA

PRODUCT: Electronic Point of Sale Systems (3573EP); Electronic Banking Svcs (6005); News Syndicates & Wire Svcs (7350);
EVENT: Product Design & Development (33); Marketing Procedures (24);
COUNTRY: Australia (9AUS);

4/3,K/1 (Item 1 from file: 35)
DIALOG(R)File 35:Dissertation Abs Online
(c) 2003 ProQuest Info&Learning. All rts. reserv.

866954 ORDER NO: NOT AVAILABLE FROM UNIVERSITY MICROFILMS INT'L.

CAN OUR QUANTIFIERS RANGE OVER ALL COLLECTIONS?

Author: **ANTOIGNINI, THOMAS CHARLES**

Degree: PH.D.

Year: 1984

Corporate Source/Institution: MASSACHUSETTS INSTITUTE OF TECHNOLOGY (0753)

Source: VOLUME X1984

Author: **ANTOIGNINI, THOMAS CHARLES**

File 344:Chinese Patents Abs Aug 1985-2003/Apr
(c) 2003 European Patent Office
File 347:JAPIO Oct 1976-2003/Jun(Updated 031006)
(c) 2003 JPO & JAPIO
File 350:Derwent WPIX 1963-2003/UD,UM &UP=200371
(c) 2003 Thomson Derwent

?ds

Set	Items	Description
S1	433	(BILL OR BILLS OR INVOICE OR INVOICES) (5N) (ELECTRONIC? OR - DIGITAL OR AUTOMATE?)
S2	126	S1(3N) (PAYMENT? OR PAYING?)
S3	997	(ENCOD? OR BARCOD? OR BAR() (CODE OR CODES OR CODING?)) (3N)- (DIGITAL() (DATA OR INFORMATION?))
S4	4	AU=(ANTOIGNINI, T? OR ANTOIGNINI T ? OR ANTOIGNINI, W ? OR AN- TOIGNINI W ?)
S5	0	S2 AND S3
S6	7	S2 AND (ENCOD? OR BARCOD? OR BAR() (CODE OR CODES OR CODING- ?))
S7	0	(PAYMENT? OR PAYING) AND S3
S8	1	S1 AND S3
S9	1	S8 NOT S6
S10	1	S4 AND S1

6/5/1 (Item 1 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2003 Thomson Derwent. All rts. reserv.

014957071 **Image available**
WPI Acc No: 2003-017585/200301
Related WPI Acc No: 2002-508663
XRPX Acc No: N03-013471

Bill payment system for financial transactions, has scanner that transmits funds or initiates funds transfer to payee in preset amount, based on information in bar code transmitted by payee

Patent Assignee: KROUSE L (KROU-I); MEYER J (MEYE-I)

Inventor: KROUSE L; MEYER J

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20020128967	A1	20020912	US 2000737011	A	20001214	200301 B
			US 200120691	A	20011214	

Priority Applications (No Type Date): US 200120691 A 20011214; US 2000737011 A 20001214

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
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US 20020128967	A1		41	G06F-017/60	CIP of application US 2000737011
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Abstract (Basic): US 20020128967 A1

NOVELTY - A payee transmits or transfers to a payor a unique **bar code**, that includes data identifying the payee and the payor. Based on the information in the **bar code**, a scanner transmits funds or initiates a fund transfer to the payee in a predetermined amount, and transmits data or initiates a data transfer to the payee regarding the payment.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are included for the following:

- (1) Bill payment method;
- (2) Money transfer system;
- (3) Money transfer method;
- (4) Deposit slip;
- (5) Printed **bar code**;
- (6) Internet-based financial transaction method; and
- (7) Payment provision method.

USE - For performing financial transactions regarding rendered goods and services at supermarkets, large retail chain, or other stores.

ADVANTAGE - Provides 55% time reduction in the bill payment cycle, by providing the scanner to read a **bar code** transmitted by the payee. Provides customer choice of local **bill payment** locations, **electronic** application of **bill payment**, with effective reduction in **bill payment** errors. Provides **electronically** delivered **bill payments** that are much cheaper for customers to pay for and less expensive for biller to process. Reduces time and labor required for the biller to prepare and provide invoices to the customer.

DESCRIPTION OF DRAWING(S) - The figure shows the process flow diagram of the bill payment system.

pp; 41 DwgNo 5/26

Title Terms: BILL; PAY; SYSTEM; FINANCIAL; TRANSACTION; SCAN; TRANSMIT; FUND; INITIATE; FUND; TRANSFER; PRESET; AMOUNT; BASED; INFORMATION; BAR; CODE; TRANSMIT

Derwent Class: T01; T04; T05

International Patent Class (Main): G06F-017/60

File Segment: EPI

6/5/2 (Item 2 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2003 Thomson Derwent. All rts. reserv.

014470697 **Image available**
WPI Acc No: 2002-291400/200233
Related WPI Acc No: 1997-448871
XRPX Acc No: N02-227532

Digital bill presentment method using computer system, involves preparing bill based on information containing selected digital data for bill payment and accessed bill related information

Patent Assignee: ANTOGNINI T C (ANTO-I); ANTOGNINI W G (ANTO-I)

Inventor: ANTOGNINI T C; ANTOGNINI W G

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20020023055	A1	20020221	US 96609549	A	19960301	200233 B
			US 97977510	A	19971124	
			US 2001862785	A	20010518	

Priority Applications (No Type Date): US 97977510 A 19971124; US 96609549 A 19960301; US 2001862785 A 20010518

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 20020023055	A1		32	G06F-017/60	CIP of application US 96609549
					Cont of application US 97977510
					CIP of patent US 6098882

Abstract (Basic): US 20020023055 A1

NOVELTY - Information to be included in the bill contains selected digital data sufficient to pay the bill and accessed bill related information. The bill is prepared in accordance with the information. The bill is sent in accordance with selected technique such as e-mail communication, facsimile transmission, on-line access, etc., for sending the bill.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:

- (a) Payment method;
- (b) Bill;
- (c) Bill payment instrument

USE - For digital bill presentation using computer system with attached printer/facsimile/modem, for bank, credit card company or other intermediary. Also applicable to preparation and processing of tax returns and social security, welfare and tax refund checks.

ADVANTAGE - Documents cannot typically be unbound and/or unstapled in order to be copied. The page can be dealt with manually by placing the page or pages on the platen. By **encoding** all of the relevant address and access information into a pattern, the document can be retrieved by a scan, thus retrieving information over the internet becomes one-button push operation as simple as copying a page on a standard copier. By **encoding** various front panel operations (or operations selected at an attached device such as PC) in printed pattern, an MFP (or digital copier or facsimile) can reduce complicated sequence of button entries into a simple scan, one-button operation.

DESCRIPTION OF DRAWING(S) - The figure shows the block diagram describing the overall method of bill presentment and bill payment.

pp; 32 DwgNo 1/8

Title Terms: DIGITAL; BILL; METHOD; COMPUTER; SYSTEM; PREPARATION; BILL; BASED; INFORMATION; CONTAIN; SELECT; DIGITAL; DATA; BILL; PAY; ACCESS; BILL; RELATED; INFORMATION

Derwent Class: T01; T05

International Patent Class (Main): G06F-017/60

File Segment: EPI

6/5/3 (Item 3 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014086583 **Image available**
WPI Acc No: 2001-570797/200164
Related WPI Acc No: 2002-048856
XRPX Acc No: N01-425366

**Legacy computer data modification method for e-commerce applications,
involves data relationship to Extensible Markup Language format**

Patent Assignee: ELECTRONIC DATA SYSTEMS CORP (ELDA-N)

Inventor: BALLANTYNE A M; HINES L M; SMITH M K

Number of Countries: 022 Number of Patents: 003

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200167289	A2	20010913	WO 2001US7177	A	20010307	200164 B
AU 200140068	A	20010917	AU 200140068	A	20010307	200204
EP 1269344	A2	20030102	EP 2001914712	A	20010307	200310
			WO 2001US7177	A	20010307	

Priority Applications (No Type Date): US 2000522277 A 20000309

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
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WO 200167289	A2	E	52	G06F-017/00	
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Designated States (National): AU JP

Designated States (Regional): AT BE CH CY DE DK ES FI FR GB GR IE IT LU
MC NL PT SE TR

AU 200140068	A			G06F-017/00	Based on patent WO 200167289
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EP 1269344	A2	E		G06F-017/00	Based on patent WO 200167289
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Designated States (Regional): AT BE CH CY DE DK ES FI FR GB GR IE IT LI
LU MC NL PT SE TR

Abstract (Basic): WO 200167289 A2

NOVELTY - The method provides Extensible Markup Language (XML) output by modifying underlying legacy program applications (16) to report data in XML format. A code generation engine (24) creates modified applications (18) by using a mapping engine (26) that generates modification specification and context table (22) by mapping a model (28) of write operations of the legacy system to an XML schema (32).

DETAILED DESCRIPTION - A writer engine (20) is called by the modified program applications to write XML output in the format of the XML scheme **encoded** by the context table.

INDEPENDENT CLAIMS are also included for the following:

(1) A system for outputting data in a XML format.

(2) A method for outputting data from a legacy computer system in XML format.

USE - The system can be used in different e-commerce applications such as storing reports in a data warehouse, Enterprise Application Integration (EAI) middleware for transfer of data between applications, **Electronic Bill** Presentation and **Payment** (EBPP), **bill** archiving and business intelligence.

ADVANTAGE - The system automatically modifies legacy computer system program applications to enable them to directly produce XML versions of outputted data. This enables an XML output to be directly available without a transformation of the data itself from a legacy computer format. Underlying program logic and business rules remain unaltered so that the functions of the legacy computer do not need to change. This enables a business enterprise greater accessibility to XML data without affecting computed values. Modification of the underlying legacy applications is less expensive, complex and time-consuming than transformation of the legacy system output into a XML format. The writer engine and context table ensure that a command to write an embedded XML function will include tags to previous functions and therefore produce an XML output that has the correct syntax. Tool support manages the modelling of the underlying program logic resulting in less time to modify the legacy system to the XML output. The direct generation of XML formatted data from legacy computer system reduces

friction in information networks by making the transfer of information simpler. This reduces the cost of tracking information and reduces the time required to gather business intelligence. Customers can automatically analyze suppliers for Vendor Relationship Management (VRM) and suppliers can automatically analyze customers for Customers Relationship Management (CRM). Manufacturers can automatically analyze markets for their products for Market Intelligence.

DESCRIPTION OF DRAWING(S) - The block diagram represents a code generation system networked to a legacy computer system.

Legacy program applications (16)
Modified legacy program applications (18)
Writer engine (20)
Context table (22)
Code generation engine (24)
Mapping engine (26)
Modeling engine (28)
XML schema (32)
pp; 52 DwgNo 1/8

Title Terms: COMPUTER; DATA; MODIFIED; METHOD; APPLY; DATA; RELATED; EXTEND
; LANGUAGE; FORMAT

Derwent Class: T01

International Patent Class (Main): G06F-017/00

File Segment: EPI

6/5/4 (Item 4 from file: 350)

DIALOG(R) File 350:Derwent WPIX

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011822772 **Image available**

WPI Acc No: 1998-239682/199821

XRPX Acc No: N98-189627

System for selecting and sending mail pieces via interactive kiosk - has microprocessor system programmed to interact with customer for selecting mail piece of choice, and then displays queries and options for purchaser to add personalised message to post-card

Patent Assignee: DENMAN D E (DENM-I)

Inventor: DENMAN D E

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 5737729	A	19980407	US 96657963	A	19960604	199821 B

Priority Applications (No Type Date): US 96657963 A 19960604

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 5737729	A		13	G07B-017/00	

Abstract (Basic): US 5737729 A

The customer may also input the address or utilize an address locator feature for retrieving the address from a database located in the kiosk.

The kiosk then prompts the customer for **payment** via an **electronic bill** or credit card acceptor.

After the customer has completed using the kiosk, the kiosk communicates with a central processing location.

The central processing location includes a microprocessor based system which electronically downloads the necessary information from the kiosk including the post card orders and customer/sales information. If the customer enters a physical street or post office box address, the customer text and address is printed onto the specific post card selected.

Postage is affixed to the post card and the post card is then sent to the recipient.

If an electronic mail address is used, a graphics file is created

with the selected mail piece and customer text.

The graphics file is then transmitted to the electronic mail address.

The system for providing interaction with a customer for selection of a number of mail pieces and subsequent sending of a selected mail piece from the number of mail pieces to a selected address, has a kiosk having a communication device including a selection unit for prompting the customer to select one of the number of mail pieces and an input device for receiving customer entered data to be included on the selected mail piece the input device includes an automatic address search device for searching a database of addresses to match parameters entered by the customer. A control device is supported in kiosk for controlling the communication device and for storing customer entered data.

A finishing device finishes the selected mail piece with the customer entered data. The customer entered data includes an address. The finishing device has a post-net **bar code** search device for finding a post-net **bar code** that matches the selected address. A device prepares the finished selected mail piece for delivery to the selected address. The communication device includes an audio format.

USE - For providing stationary or note-cards specific to location of kiosk which is connected to remote location. Sends selected mail piece with consumer's personalised message.

Dwg.3/6

Title Terms: SYSTEM; SELECT; SEND; MAIL; PIECE; INTERACT; KIOSK; MICROPROCESSOR; SYSTEM; PROGRAM; INTERACT; CUSTOMER; SELECT; MAIL; PIECE; CHOICE; DISPLAY; QUERY; OPTION; PURCHASE; ADD; PERSON; MESSAGE; POST; CARD

Derwent Class: T01; T05

International Patent Class (Main): G07B-017/00

File Segment: EPI

6/5/5 (Item 5 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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011201586 **Image available**

WPI Acc No: 1997-179511/199716

Related WPI Acc No: 1995-185907; 1999-404059

XRPX Acc No: N97-147884

Electronic bill paying system - has data capture at consumer end, assisted by machine readable information in standardised format on invoice with data including biller identification and consumer-biller account number

Patent Assignee: VISA INT SERVICE ASSOC (VISA-N)

Inventor: POWAR W L

Number of Countries: 072 Number of Patents: 007

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 9708643	A1	19970306	WO 96US13990	A	19960829	199716 B
AU 9670121	A	19970319	AU 9670121	A	19960829	199728
EP 789887	A1	19970820	EP 96931443	A	19960829	199738
			WO 96US13990	A	19960829	
AU 682645	B	19971009	AU 9670121	A	19960829	199749
BR 9606615	A	19971223	BR 966615	A	19960829	199806
			WO 96US13990	A	19960829	
US 6438527	B1	20020820	US 93146515	A	19931101	200257
			US 95521623	A	19950831	
US 20020161704	A1	20021031	US 93146515	A	19931101	200274
			US 95521623	A	19950831	
			US 2002176449	A	20020620	

Priority Applications (No Type Date): US 95521623 A 19950831; US 93146515 A 19931101; US 2002176449 A 20020620

Cited Patents: US 5283829; US 5324922; US 5326959; US 5465206; US 5496991

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 9708643 A1 E 23 G06F-159/00

Designated States (National): AL AM AT AU AZ BB BG BR BY CA CH CN CU CZ
DE DK EE ES FI GB GE HU IL IS JP KE KG KP KR KZ LK LR LS LT LU LV MD MG
MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK TJ TM TR TT UA UG UZ VN

Designated States (Regional): AT BE CH DE DK EA ES FI FR GB GR IE IT KE
LS LU MC MW NL OA PT SD SE SZ UG

AU 9670121 A G06F-159/00 Based on patent WO 9708643

EP 789887 A1 E G06F-019/00 Based on patent WO 9708643

Designated States (Regional): DE FR GB

AU 682645 B G06F-157/00 Previous Publ. patent AU 9670121

Based on patent WO 9708643

BR 9606615 A G06F-159/00 Based on patent WO 9708643

US 6438527 B1 G06F-017/00 CIP of application US 93146515

CIP of patent US 5465206

US 20020161704 A1 G06F-017/60 CIP of application US 93146515

Cont of application US 95521623

CIP of patent US 5465206

Cont of patent US 6438527

Abstract (Basic): WO 9708643 A

The bill pay system has a bill generator which is controlled by the biller to generate a bill for the consumer. The bill has machine-readable data fields which each have a biller identifier field and a consumer-biller account number identifier. The account number is used to differentiate the consumer from the several consumers of goods or services provided by the biller to the consumers. The bill is sent to the consumer and a data capture device, controlled by the consumer, captures the machine-readable data fields from the bill. The machine readable information is in an optically-readable **bar code** format or in optical/magnetic character reading format. A validator is coupled to the data capture device for validating the captured data so that a real-time response can be provided to the consumer if invalid data fields are detected by the validator. The real-time response is in the form of a prompt to recapture the machine readable data fields.

A consumer terminal, coupled to electronically receive the validated data fields, generates a **bill** pay order and **electronically** transmits the **bill** pay order to an **electronic bill payment** network. The **bill** pay order is directed to the biller by inclusion of the biller identification field. The biller also controls a device that credits a payment amount of the bill pay order to an account indicated by the consumer-biller account number.

ADVANTAGE - Correctly captures data from invoice including data specifying biller identification and consumer-biller account number, therefore can be used in global billing system. Information is readable at consumer end without prior arrangements made specifically.

Dwg.5/5

Title Terms: ELECTRONIC; BILL; PAY; SYSTEM; DATA; CAPTURE; CONSUME; END;
ASSIST; MACHINE; READ; INFORMATION; STANDARD; FORMAT; INVOICING; DATA;
IDENTIFY; CONSUME; ACCOUNT; NUMBER

Derwent Class: T01; T04; T05

International Patent Class (Main): G06F-017/00; G06F-017/60; G06F-019/00;
G06F-157/00; G06F-159/00

File Segment: EPI

6/5/6 (Item 6 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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010683164 **Image available**

WPI Acc No: 1996-180119/199618

XRPIX Acc No: N96-151326

Bill payment system for remote bill payment - has number of distributed bill-payment machines each with reader for bar - codes on bills, cash deposit mechanism and computer which calculates payments due and account credits

Patent Assignee: LOTTERY ENTERPRISES INC (LOTT-N)

Inventor: BURR R; COOLEY R B; BURR R L

Number of Countries: 064 Number of Patents: 003

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 9608797	A1	19960321	WO 95US11360	A	19950908	199618 B
AU 9535481	A	19960329	AU 9535481	A	19950908	199628
US 5616902	A	19970401	US 94304271	A	19940912	199719

Priority Applications (No Type Date): US 94304271 A 19940912

Cited Patents: US 4550246; US 5007084; US 5183143; US 5283829

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
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WO 9608797	A1	E	24	G07F-007/08	
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Designated States (National): AM AT AU BB BG BR BY CA CH CN CZ DE DK EE
ES FI GB GE HU IS JP KE KG KP KR KZ LK LR LT LU LV MD MG MN MW MX NO NZ
PL PT RO RU SD SE SG SI SK TJ TM TT UA UZ VN

Designated States (Regional): AT BE CH DE DK ES FR GB GR IE IT KE LU MC
MW NL OA PT SD SE SZ UG

AU 9535481	A		G07F-007/08	Based on patent WO 9608797
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US 5616902	A		7 G06K-005/00	
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Abstract (Basic): WO 9608797 A

The system includes remotely distributed machines (10) for payment of bills (40) issued by each of several remote issuers, e.g telephone, gas, electric utilities. Each machine includes a computer, **bar - code** scanner and mechanism for accepting payments, pref in cash. A bill (40) is inserted by the user into the **bar - code** scanner (38) which reads the identity of the issuer, the amount owed and the date due for payment, etc. The user deposits payment into the machine (10), pref in cash, and the computer in each machine (10) gives credit for payments made, computes the amount of any late penalties and computes the balance due.

The credits are stored in the machine (10), and the information is conveyed to the correct one of the different issuers. The funds are collected regularly from the machines (10) and credited to the accounts of the different issuers in accordance with the issuer identification data and credits stored in the machine.

USE/ADVANTAGE - **Automated bill payment** and accounting systems. Using distributed bill-payment machines to pay bills of multiple bill issuers, minimises number of trips to different machines required by each customer.

Dwg.1/5

Title Terms: BILL; PAY; SYSTEM; REMOTE; BILL; PAY; NUMBER; DISTRIBUTE; BILL
; PAY; MACHINE; READ; BAR; CODE; BILL; CASH; DEPOSIT; MECHANISM; COMPUTER
; CALCULATE; ACCOUNT; CREDIT

Derwent Class: T01; T05

International Patent Class (Main): G06K-005/00; G07F-007/08

International Patent Class (Additional): G06F-017/60

File Segment: EPI

6/5/7 (Item 7 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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009987647 **Image available**

WPI Acc No: 1994-255358/199431

Related WPI Acc No: 1996-129575; 1998-311789

XRPX Acc No: N94-201039

Remote purchase transaction and bill payments system - has first memory

**device coupled to control device for storing transaction log of purchase
payment transactions stored as stack**

Patent Assignee: HUGHES T S (HUGH-I); MOLINA G (MOLI-I)

Inventor: HUGHES T S; MOLINA G

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 5336870	A	19940809	US 92888780	A	19920526	199431 B

Priority Applications (No Type Date): US 92888780 A 19920526

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 5336870	A		20	G06F-015/30	

Abstract (Basic): US 5336870 A

The system includes an unitary terminal having a top surface, a QWERTY alphabetic keyboard for entering alphabetic information integral to the terminal and accessible on the top surface of the terminal, a numeric key pad for entering numeric information integral to the terminal and accessible on the top surface of the terminal, a magnetic card reader for reading a magnetically **encoded** card.

The system also incorporates a display visible on the top surface of the terminal, a printer, a modem for communication on telephone lines, and control device for operating the terminal and communicating to the host computer system coupled to the QWERTY alphabetic keyboard, the numeric keyboard, the magnetic card reader, the display, the printer, and the modem.

USE/ADVANTAGE - For home and office initiated purchase, **bill payment** etc **electronic** transactions. Provision fro debit and credit card holders ability to perform various transaction form their home and office, faster delivery without requirement to deliver directly card details to sales person.

Dwg.3/10

Title Terms: REMOTE; PURCHASE; TRANSACTION; BILL; SYSTEM; FIRST; MEMORY; DEVICE; COUPLE; CONTROL; DEVICE; STORAGE; TRANSACTION; LOG; PURCHASE; PAY; TRANSACTION; STORAGE; STACK

Derwent Class: T01; T05

International Patent Class (Main): G06F-015/30

File Segment: EPI

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9/5/1 (Item 1 from file: 350)
DIALOG(R) File 350: Derwent WPIX
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015047647 **Image available**
WPI Acc No: 2003-108163/200310
XRPX Acc No: N03-086685

Billing method involves transmitting log of used key for decoding encoded digital content to marketing person terminal from user terminal

Patent Assignee: NIPPON TELEGRAPH & TELEPHONE CORP (NITE)

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 2002352146	A	20021206	JP 2001152972	A	20010522	200310 B

Priority Applications (No Type Date): JP 2001152972 A 20010522

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
JP 2002352146	A	16	G06F-017/60	

Abstract (Basic): JP 2002352146 A

NOVELTY - A digital content is divided and encoded using respective key. The encoded content with several encoded keys are transmitted to a user terminal from a marketing person terminal. The user terminal decodes the received encoded key with specific key to obtain a desired key. Using the desired key, the **encoded digital data** is decoded and log of used key is transmitted to the marketing person terminal.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are included for the following:

- (1) Recorded medium storing billing program;
- (2) Billing system; and
- (3) Billing program.

USE - For preparing **bill** for **digital** content utilized by user.

ADVANTAGE - Billing of utilized digital content is performed easily, without processing user certification.

DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of the billing system. (Drawing includes non-English language text).
pp; 16 DwgNo 1/6

Title Terms: BILL; METHOD; TRANSMIT; LOG; KEY; DECODE; ENCODE; DIGITAL; CONTENT; MARKET; PERSON; TERMINAL; USER; TERMINAL

Derwent Class: T01; W01

International Patent Class (Main): G06F-017/60

International Patent Class (Additional): G06F-012/14; G06F-015/00;

H04L-009/08; H04L-009/14

File Segment: EPI

10/5/1 (Item 1 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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014470697 **Image available**
WPI Acc No: 2002-291400/200233
Related WPI Acc No: 1997-448871
XRPX Acc No: N02-227532

Digital bill presentment method using computer system, involves
preparing bill based on information containing selected digital data
for bill payment and accessed bill related information

Patent Assignee: ANTOGNINI T C (ANTO-I); ANTOGNINI W G (ANTO-I)

Inventor: ANTOGNINI T C ; ANTOGNINI W G

Number of Countries: 001 Number of Patent: 001

Patent Family:

Patent No	Kind	Date	Appl	Ind	Date	Week
US 20020023055	A1	20020221		A	19960301	200233 B
					19971124	
					20010518	

Priority Applications (
19960301; US 200186276

Patent Details:

Patent No Kind Lan Pg
US 20020023055 A1 32 GC

of application US 96609549
Cont of application US 97977510
CIP of patent US 6098882

Abstract (Basic): US 20020023055 A1

NOVELTY - Information to be included in the bill contains
selected digital data sufficient to pay the bill and accessed bill
related information. The bill is prepared in accordance with the
information. The bill is sent in accordance with selected technique
such as e-mail communication, facsimile transmission, on-line access,
etc., for sending the bill.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the
following:

- (a) Payment method;
- (b) Bill;
- (c) Bill payment instrument

USE - For digital bill presentation using computer system with
attached printer/facsimile/modem, for bank, credit card company or
other intermediary. Also applicable to preparation and processing of
tax returns and social security, welfare and tax refund checks.

ADVANTAGE - Documents cannot typically be unbound and/or unstapled
in order to be copied. The page can be dealt with manually by placing
the page or pages on the platen. By encoding all of the relevant
address and access information into a pattern, the document can be
retrieved by a scan, thus retrieving information over the internet
becomes one-button push operation as simple as copying a page on a
standard copier. By encoding various front panel operations (or
operations selected at an attached device such as PC) in printed
pattern, an MFP (or digital copier or facsimile) can reduce complicated
sequence of button entries into a simple scan, one-button operation.

DESCRIPTION OF DRAWING(S) - The figure shows the block diagram
describing the overall method of bill presentment and bill payment.

pp; 32 DwgNo 1/8

Title Terms: DIGITAL; BILL; METHOD; COMPUTER; SYSTEM; PREPARATION; BILL;
BASED; INFORMATION; CONTAIN; SELECT; DIGITAL; DATA; BILL; PAY; ACCESS;
BILL; RELATED; INFORMATION

Derwent Class: T01; T05

International Patent Class (Main): G06F-017/60

File Segment: EPI

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File 16:Gale Group PROMT(R) 1990-2003/Nov 04
 (c) 2003 The Gale Group
 File 148:Gale Group Trade & Industry DB 1976-2003/Nov 05
 (c)2003 The Gale Group
 File 160:Gale Group PROMT(R) 1972-1989
 (c) 1999 The Gale Group
 File 275:Gale Group Computer DB(TM) 1983-2003/Nov 04
 (c) 2003 The Gale Group
 File 621:Gale Group New Prod.Annou.(R) 1985-2003/Nov 05
 (c) 2003 The Gale Group
 File 636:Gale Group Newsletter DB(TM) 1987-2003/Nov 04
 (c) 2003 The Gale Group
 File 9:Business & Industry(R) Jul/1994-2003/Nov 04
 (c) 2003 Resp. DB Svcs.
 File 15:ABI/Inform(R) 1971-2003/Nov 04
 (c) 2003 ProQuest Info&Learning
 File 20:Dialog Global Reporter 1997-2003/Nov 05
 (c) 2003 The Dialog Corp.
 File 95:TEME-Technology & Management 1989-2003/Oct W3
 (c) 2003 FIZ TECHNIK
 File 476:Financial Times Fulltext 1982-2003/Nov 05
 (c) 2003 Financial Times Ltd
 File 610:Business Wire 1999-2003/Nov 05
 (c) 2003 Business Wire.
 File 613:PR Newswire 1999-2003/Nov 05
 (c) 2003 PR Newswire Association Inc
 File 624:McGraw-Hill Publications 1985-2003/Nov 04
 (c) 2003 McGraw-Hill Co. Inc
 File 634:San Jose Mercury Jun 1985-2003/Nov 02
 (c) 2003 San Jose Mercury News
 File 810:Business Wire 1986-1999/Feb 28
 (c) 1999 Business Wire
 File 813:PR Newswire 1987-1999/Apr 30
 (c) 1999 PR Newswire Association Inc

Set	Items	Description
S1	70247	(BILL OR BILLS OR INVOICE OR INVOICES) (5N) (ELECTRONIC? OR - DIGITAL OR AUTOMATE?)
S2	31188	S1(3N) (PAYMENT? OR PAYING?)
S3	402	(ENCOD? OR BARCOD? OR BAR() (CODE OR CODES OR CODING?)) (3N)- (DIGITAL() (DATA OR INFORMATION?))
S4	0	AU=(ANTOGNINI, T? OR ANTOGNINI T ? OR ANTOGNINI, W ? OR AN- TOGNINI W ?)
S5	0	S1(S)S3
S6	100	S2(S) (ENCOD? OR BARCOD? OR BAR() (CODE OR CODES OR CODING?))
S7	99	S6(S) (PAYMENT? OR PAYING)
S8	44	S7 NOT PY>1996
S9	30	RD S8 (unique items)

9/3,K/1 (Item 1 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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04060728 Supplier Number: 45910466
Checkfree taking global perspective for expansion plans
Columbus Dispatch (OH), pB1
Nov 2, 1995
Language: English Record Type: Abstract
Document Type: Newspaper; Trade

ABSTRACT:
Checkfree Corp (Columbus, OH) is set to start offering **electronic bill payments** processing in France and Germany in 3 weeks as the firm seeks to expand globally. The company, which specializes in corporate **payment** processing, currently handles **electronic bill** processing in the US and Great Britain. Checkfree vice president Michael E Slade disclosed that the company seeks to handle monthly local currency credit card and check **payments** for 9 on-line and Internet access firms in Germany and France. He also disclosed that Checkfree Wallet, a software that employs **encoded** messages to transfer funds over the Internet, has been approved for export.
...

9/3,K/2 (Item 2 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2003 The Gale Group. All rts. reserv.

03892136 Supplier Number: 45602405 (USE FORMAT 7 FOR FULLTEXT)
Postal Service working to deliver electronic commerce and other new mail services
Traffic World, p50
June 12, 1995
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 832

... Reply Notification Service." Also known as "the Check is in the Mail," RNS uses a **bar code** printed on **bill payments** or remittance envelopes to **electronically** notify subscribing businesses once the letter enters the automated mail stream.

USPS Forms International Unit...

9/3,K/3 (Item 3 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2003 The Gale Group. All rts. reserv.

02863333 Supplier Number: 43856129
Bell-offered ScanFone has found its calling
Detroit News (MI), pf2
May 24, 1993
Language: English Record Type: Abstract
Document Type: Newspaper; Trade

ABSTRACT:
Michigan Bell is offering an **electronic bill - paying** and home shopping service to some 2.5 mil homes in southeastern Michigan. The new...

...and legislative changes that let Bell enter the electronic information service industry. Customers scan a **bar code** with a light pen to match the vendor to be paid or product to be...

9/3,K/4 (Item 4 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2003 The Gale Group. All rts. reserv.

02826550 Supplier Number: 43799901
Banc One to offer shop-by-phone system
Plain Dealer (Cleveland, OH), pD1
April 28, 1993
Language: English Record Type: Abstract
Document Type: Newspaper; Trade

ABSTRACT:

...light pen, will allow customers to order goods or pay utility bills by scanning a **bar code**. Banc One rival Huntington Bancshares also is developing a screen phone, called Smart Phone, that...

...Banc One and US Order also plan to investigate the possibility of creating a national **electronic bill - payment** system to handle large volumes of **payments**.

9/3,K/5 (Item 5 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2003 The Gale Group. All rts. reserv.

02814283 Supplier Number: 43781464 (USE FORMAT 7 FOR FULLTEXT)
SCANFONE: AMERITECH AFFIRMS COMMITMENT TO SCANFONE SYSTEM IN DETROIT; BELL EXTENDS CONTRACT & INCREASES FINANCIAL SUPPORT
EDGE, on & about AT&T, v8, n247, pN/A
April 19, 1993
Language: English Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 467

... An enhanced telephone with a display screen, credit card reader and light pen for scanning **bar codes**, ScanFone enables consumers to save time and money by simplifying everyday household tasks. Developed by...

...looks and acts like a regular telephone until used as a transaction-based order and **payment** processing system. ScanFone customers in the Detroit area enjoy convenient **electronic bill payment** in addition to grocery and mail-order shopping services.

"Encouraged by recent customer response, we...

9/3,K/6 (Item 6 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2003 The Gale Group. All rts. reserv.

02242624 Supplier Number: 42926205
BELL ATLANTIC EYES HOME SHOPPING
Telephony, p3
April 20, 1992
Language: English Record Type: Abstract
Document Type: Magazine/Journal; Trade

ABSTRACT:

...a telephone keypad. To order items, customers would look through printed catalogs and scan in **bar codes** next to the products. The 2 firms will also explore other services such as **electronic bill payments**, home grocery shopping and mail order shopping.

...

9/3,K/7 (Item 7 from file: 16)

DIALOG(R)File 16:Gale Group PROMT(R)
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02076965 Supplier Number: 42686115 (USE FORMAT 7 FOR FULLTEXT)

US Order Rolls Out ScanFone in San Francisco

EFT Report, v15, n2, p6

Jan 22, 1992

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 152

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

Herndon, Va.-based US Order has introduced its **automated bill payment** and home shopping service in San Francisco. The service, which was piloted in Washington, DC...

...x 10-inch terminal, a magnetic stripe card reader and a light pen that scans **bar codes**. US Order provides customers with lists of grocery store items and creditors. Consumers use the...

9/3,K/8 (Item 1 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB

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09829972 SUPPLIER NUMBER: 17635152 (USE FORMAT 7 OR 9 FOR FULL TEXT)

The giants of shipping. (results of fourth annual Giants of Shipping survey) (includes sidebars) (Cover Story)

Traffic Management, v34, n10, p38(5)

Oct, 1995

DOCUMENT TYPE: Cover Story ISSN: 0041-0691 LANGUAGE: English

RECORD TYPE: Fulltext; Abstract

WORD COUNT: 2811 LINE COUNT: 00255

... vast majority of the Giants currently use such technology as electronic tracing, advance shipment notice, **electronic freight-bill payment**, and **barcoding** in their operations. The chart also makes clear that respondents consider it highly important that...

9/3,K/9 (Item 2 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB

(c)2003 The Gale Group. All rts. reserv.

09332584 SUPPLIER NUMBER: 19161974 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Technology trends and you. (technologies relevant to accounting and auditing)

Toman, Gregory H.

Ohio CPA Journal, v55, n4, p57(2)

Dec, 1996

ISSN: 0749-8284 LANGUAGE: English RECORD TYPE: Fulltext; Abstract

WORD COUNT: 1264 LINE COUNT: 00108

... is in the forefront now with the IRS deposit requirements for 1997, but also includes **electronic invoice** and **bill payments**. Groupware and workflow automation are emerging technologies that include processes to help teams work on...

...groups move and manage information easier, such as sales force reporting automation and video conferencing. **Bar coding** technology has been around awhile to help speed document, package and project movement through automation of data entry with **bar code** scanners, readers and printers.

Communications Technologies

New communications technologies are truly making each of our...

9/3,K/10 (Item 3 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2003 The Gale Group. All rts. reserv.

09137842 SUPPLIER NUMBER: 18899768 (USE FORMAT 7 OR 9 FOR FULL TEXT)
**How computers change the sales process. (Sales Automation Delivers a
Competitive Edge)**
Austermann, Peggy
Industrial Distribution, v85, n11, pT8(4)
Nov, 1996
ISSN: 0019-8153 LANGUAGE: English RECORD TYPE: Fulltext; Abstract
WORD COUNT: 1938 LINE COUNT: 00160

... be processed and shipped immediately with a bar coded picking
ticket. The customer scans the **bar code** upon receipt of the order. The
bar code tells him where the order came from, the contract number, the
merchandise number, part number, price, and then automatically sets up
electronic payment of the distributor's **invoice**. The result is the
customer quickly processes correct information and the distributor gets
paid as...

9/3,K/11 (Item 4 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2003 The Gale Group. All rts. reserv.

08373549 SUPPLIER NUMBER: 17952988 (USE FORMAT 7 OR 9 FOR FULL TEXT)
**Wholesale change. (trade book wholesalers) (Outlook 96) (includes related
articles on Ingram and Baker & Taylor)**
Mutter, John; Milliot, Jim
Publishers Weekly, v243, n1, p44(3)
Jan 1, 1996
ISSN: 0000-0019 LANGUAGE: English RECORD TYPE: Fulltext; Abstract
WORD COUNT: 2487 LINE COUNT: 00211

... the introduction of electronic ordering. Further efficiencies are
going to result from expanded use of **electronic invoices, payments**
and advance ship notices as well as **bar - code** "license plates" on
shipping cartons. Wholesalers are taking a wait-and-see attitude toward
such...

9/3,K/12 (Item 5 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2003 The Gale Group. All rts. reserv.

07802323 SUPPLIER NUMBER: 16743796 (USE FORMAT 7 OR 9 FOR FULL TEXT)
**Logistics on the cutting edge of wireless. (includes related article) (Cover
Story)**
Harler, Curt
Transportation & Distribution, v36, n3, p30(5)
March, 1995
DOCUMENT TYPE: Cover Story ISSN: 0895-8548 LANGUAGE: ENGLISH
RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 3855 LINE COUNT: 00312

... ship notice service that allows suppliers to automate shipments to
trading partners using scanning and **bar code** label technology: Freight
Payment Service, a highly **automated**, cost-effective freight **bill** audit
and **payment** service: and SupplyMaster, a distribution management system
designed specifically for the Asia-Pacific market. All...

9/3,K/13 (Item 6 from e: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2003 The Gale Group. All rts. reserv.

07592057 SUPPLIER NUMBER: 15976264 (USE FORMAT 7 OR 9 FOR FULL TEXT)
WORLD'S FIRST INTERACTIVE ELECTRONIC POST OFFICE DEBUTS IN ORLANDO
PR Newswire, pl213NY074
Dec 13, 1994
LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
WORD COUNT: 1012 LINE COUNT: 00082

... the check is in the mail." For example, if you tell a utility company its **payment** is on the way, the Postal Service will be able to help validate it. Currently known as the Reply Notification Service, the Postal Service will utilize a unique **bar code** printed on **bill payments** or remittance envelopes to **electronically** notify subscribing businesses once the letter enters the automated mail stream.

-- Reply Card Scanning: Scientists...

9/3,K/14 (Item 7 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2003 The Gale Group. All rts. reserv.

07566431 SUPPLIER NUMBER: 16390830 (USE FORMAT 7 OR 9 FOR FULL TEXT)
The giants of shipping. (includes related articles)
MacDonald, Mitchell E.
Traffic Management, v33, n10, p49(6)
Oct, 1994
ISSN: 0041-0691 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 3267 LINE COUNT: 00263

... s survey show that electronic data interchange (EDI), load-planning and routing systems and software, **bar coding**, and **electronic freight-bill payments** all are widely used by the "Giants of Shipping."
All that sophisticated technology costs money...

9/3,K/15 (Item 8 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2003 The Gale Group. All rts. reserv.

07533949 SUPPLIER NUMBER: 15789293 (USE FORMAT 7 OR 9 FOR FULL TEXT)
GE INFORMATION SERVICES DELIVERS SUITE OF PRODUCTIVITY SOLUTIONS FOR SUPPLY CHAIN MANAGEMENT
PR Newswire, pl010NY016
Oct 10, 1994
LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
WORD COUNT: 932 LINE COUNT: 00087

... ship notice service that allows suppliers to automate shipments to trading partners using scanning and **bar code** label technology; Freight **Payment** Service, a highly **automated**, cost-effective freight **bill** audit and **payment** service; and SupplyMaster, a distribution management system designed specifically for the Asia-Pacific market. All...

9/3,K/16 (Item 9 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2003 The Gale Group. All rts. reserv.

07497852 SUPPLIER NUMBER: 15687551 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Touch screen teller. (Caja de Ahorros y Pensiones de Barcelona)
Computer Pictures, v12, n4, pIBM1(3)
July-August, 1994

ISSN: 0883-5683 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 1169 LINE COUNT: 00090

... as well as public transportation tickets. They can also perform sophisticated banking transactions, such as **electronic bill payments** to gas and electric companies, universities and other institutions. They can even pay local, regional and national taxes. Integrated **bar code** readers, credit card readers, passbook scanner/printers, ticket printers and the touch-screen interface combine...

9/3,K/17 (Item 10 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2003 The Gale Group. All rts. reserv.

07286757 SUPPLIER NUMBER: 16043064 (USE FORMAT 7 OR 9 FOR FULL TEXT)

A healthy transportation strategy in Europe. (European Logistics)

Thomas, James

Distribution, v93, n5, p56(4)

May, 1994

ISSN: 1066-8489 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT

WORD COUNT: 1559 LINE COUNT: 00127

... to adopt a sophisticated distribution technology. This included EDI for tracing, rates, claims and freight **payments**, as well as **automated** carrier selection, **automated** freight **bill** rating and auditing, computer-assisted routing and vehicle scheduling. "Some European carriers are more advanced with EDI and **bar coding** than I expected," reports Mickens.

Third, Becton Dickinson sought to implement innovative programs that would...

9/3,K/18 (Item 11 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2003 The Gale Group. All rts. reserv.

07170632 SUPPLIER NUMBER: 14698428 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Retailing. (Industry Overview)

Walsh, James

U.S. Industrial Outlook, p39-1(6)

Annual, 1994

DOCUMENT TYPE: Industry Overview ISSN: 0083-1344 LANGUAGE:

ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT

WORD COUNT: 4730 LINE COUNT: 00412

... Electronic Data Interchange (EDI) system, which includes sharing sales, marketing, and inventory data with vendors; **bar coding** on packaging to track sales and inventory; and point-of-sale scanners to track sales...

...stock replenishment system. It is also essential that an EDI system be able to issue **invoices** and **payments electronically** and track consumer buyer patterns.

The most frequently cited benefits of a quick response system...

9/3,K/19 (Item 12 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2003 The Gale Group. All rts. reserv.

06458643 SUPPLIER NUMBER: 13860831 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Computer eliminates third-party administrator. (customized computer system manages pharmacy operations) (includes related article on HIP/New York)

Glaser, Martha

Drug Topics, v137, n9, p54

May 3, 1993

ISSN: 0012-6616

LANGUAGE: ENGLISH

RECORD TYPE: FULLTEXT; ABSTRACT

WORD COUNT: 1461

LINE COUNT: 00112

... great plus," he said. And for the future? The system is also moving rapidly toward **electronic payment** of **invoices** and toward **bar code** applications that will eliminate keypunch errors in inventory and speed up operations.

Just introduced is...

9/3,K/20 (Item 13 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB

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06227728

SUPPLIER NUMBER: 12710239

(USE FORMAT 7 OR 9 FOR FULL TEXT)

Mich. Bell and Ameritech said they would participate. (testing of US Order ScanFone online bill-paying service)

Communications Daily, v12, n189, p5(1)

Sept 29, 1992

ISSN: 0277-0679

LANGUAGE: ENGLISH

RECORD TYPE: FULLTEXT

WORD COUNT: 80

LINE COUNT: 00006

TEXT:

...would participate in test of US Order's ScanFone service in Detroit area. ScanFone is **electronic bill - paying** device that combines small telephone with screen, magnetic strip for reading credit cards, **barcode** reader. Customers in test will have **electronic bill - paying** service, home grocery shopping with Kroger Shoppers Express, other services. Basic charge is \$11.95...

9/3,K/21 (Item 14 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB

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06174084

SUPPLIER NUMBER: 12907641

(USE FORMAT 7 OR 9 FOR FULL TEXT)

Scanning in orders. (using the ScanFone)

Colacecchi, Mary Beth

Catalog Age, v9, n11, p34(1)

Nov, 1992

ISSN: 0740-3119

LANGUAGE: ENGLISH

RECORD TYPE: FULLTEXT

WORD COUNT: 420

LINE COUNT: 00032

ScanFone has a computerized light pen that "reads" product **barcodes**, a small display screen, and a slot that reads credit cards' magnetic stripes. The system is set up for **electronic** shopping, banking and **bill - paying**, or enhanced telephone services such as Caller ID.

Other electronic shopping and banking services have...

9/3,K/22 (Item 15 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB

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06120076

SUPPLIER NUMBER: 12589800

(USE FORMAT 7 OR 9 FOR FULL TEXT)

SCANFONE TRIAL OFFERS SHOPPING AND BILL PAYING FROM HOME

PR Newswire, 0924A2981

Sept 24, 1992

LANGUAGE: ENGLISH

RECORD TYPE: FULLTEXT

WORD COUNT: 977

LINE COUNT: 00081

ScanFone is an **electronic bill paying** and home shopping service. Equipped with a light pen for scanning **bar codes**, a 16-character LED

display panel and a magnetic stripe credit card reader, Scanner also...

9/3,K/23 (Item 16 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB
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05592861 SUPPLIER NUMBER: 11715871 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Making a positive ID; automatic identification and electronic data interchange technologies warrant serious consideration by OEMs implementing accelerated design strategies. (original equipment manufacturers) (includes related article on alternative auto ID) (Accelerated Design Strategy)

Dzierwa, Richard

Appliance, v48, n12, p30(6)

Dec, 1991

ISSN: 0003-6781 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

WORD COUNT: 4179 LINE COUNT: 00336

... achieve these goals hold as much potential as EDI and automatic identification. Auto ID comprises **bar coding**, radio frequency data communication (RFDC), radio frequency identification (RFID), and other technologies. EDI is the process by which purchase orders, shipping **invoices**, billing/ **payment**, etc., are handled **electronically**. In fact, many foresee the two technologies becoming integral to the industry's future competitiveness...

9/3,K/24 (Item 17 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB
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05473802 SUPPLIER NUMBER: 11390802 (USE FORMAT 7 OR 9 FOR FULL TEXT)

U.S. order to roll out home shopping, automated bill payment service.

EFT Report, v14, n21, p5(2)

Oct 14, 1991

ISSN: 0195-7287 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

WORD COUNT: 1028 LINE COUNT: 00082

... actual pick-up and delivery of the merchandise.

Scan and pay billing

On the bill **payment** side, directories of companies, such as utilities, that accept electronic **payments** will be provided. Next to each company will be its **bar code**. After scanning the appropriate **bar codes**, customers enter the **payment** amount. Gorog said that as **electronic bill payment** catches on, utilities and other service providers will include **bar codes** on the invoice itself, which will eliminate the need for customers to key-enter invoice...

9/3,K/25 (Item 1 from file: 275)

DIALOG(R)File 275:Gale Group Computer DB(TM)
(c) 2003 The Gale Group. All rts. reserv.

01684035 SUPPLIER NUMBER: 15373630 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Gaining strength through partnerships. (Manufacturing) (Column)

Sheer Haverson, Debra

MIDRANGE Systems, v7, n9, p37(1)

May 13, 1994

DOCUMENT TYPE: Column ISSN: 1041-8237 LANGUAGE: ENGLISH

RECORD TYPE: FULLTEXT; ABSTRACT

WORD COUNT: 1026 LINE COUNT: 00081

... fact, Moody says, "The future of partnering is the future of systems." Partnerships may include **bar coding** and EDI, but they can go

beyond these applications. **ying** suppliers as soon as possible opens doors for automation. For example, a system at the customer's site that **automates** the matching and **payment** of **invoices** triggers immediate **payment** upon receipt of goods. In a customer-supplier partnership, the customer should be able to...

...will arrive on time and in good condition. Moody knows of one company that initiates **payment** as soon as it receives notice that its supplier shipped the goods.

The challenge for...

9/3,K/26 (Item 1 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
(c) 2003 The Gale Group. All rts. reserv.

02082075 Supplier Number: 43832445 (USE FORMAT 7 FOR FULLTEXT)

U.S. Order Assembles A ScanFone Dream Team

Bank Network News, v11, n24, pN/A

May 11, 1993

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 1102

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

...bring together a group of telecommunications and financial services experts to develop national standards for **electronic bill payment** in the U.S. New Horizons "Bill **payment** is often antiquated and there are no standards in the U.S.," Bulloch notes. "In some cases, financial institutions have set up electronic networks only to end up **paying** vendors with a paper check. We need to revolutionize at-home **payments** and set up the standards to do so. But to do that, we'll need...

...reading and encryption capabilities of a VeriFone POS terminal with a common telephone and a **bar - code** reader. The product is being promoted for a host of applications including **electronic bill payment**, home banking and home shopping. Banc One expects to begin a large pilot of the ...

...1,000 households participating." Kelly says the bank hopes to offer home grocery shopping, bill **payment**, catalog shopping and home banking services through the device. Exact pricing has not been set...

...capabilities. And Kelly says Banc One also intends to make extensive use of debit card **payments** when its pilot debuts. To order groceries, consumers are given a catalog from the participating supermarket that lists all its product offerings with **bar codes** next to each item. Consumers wave the **bar code** reader over the codes corresponding to the products they wish to buy. Consumers who want...

...cash or check when groceries are delivered. Ordering from catalogs also involves use of the **bar code** reader. Each catalog has **bar codes** next to the items shown. Consumers order by waving the **bar code** reader next to the item they want. Bill **payment** is conducted in a similar manner. Companies to which consumers regularly pay bills are listed on a chart with a **bar code** next to each listing. A consumer wishing to pay a bill waves the wand over...

...date that it should be paid. Funds are deducted automatically from a checking account for **payment**.

High Volume

In the Virginia and Detroit pilots, consumers have averaged 15 monthly **bill payments** and 10 monthly **electronic** banking transactions, Bulloch says, for a total of about 250,000 financial transactions a month...

...he had gained in automating retail credit card authorizations and settlements to automate in-home **payments**. But Gorog never completely abandoned his VeriFone roots. In his new venture, he took a...

...Banc One will continue to look at other phone and non-phone-based systems for **electronic** banking and **bill payment** services, including home personal computers and interactive video products, but he notes that "ScanFone was...

...think ScanFone is a better way and it uses technology consumers are familiar with, like **bar code** readers. People are used to **bar code** readers today."

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9/3,K/27 (Item 1 from file: 9)
DIALOG(R)File 9:Business & Industry(R)
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1482464 Supplier Number: 01482464
GBP16m backing for electronic bill payment
(Anglian Water, Staffordshire Water, North West Water, London Electricity, BT, British Gas and Severn Trent Water have formed a UKPdl6 mil consortium with BBC and Racal Electronics to build an electronic bill payments network)
Network News, p 3
May 01, 1996
DOCUMENT TYPE: Journal (United Kingdom)
LANGUAGE: English RECORD TYPE: Abstract

ABSTRACT:

...Gas and Severn Trent Water have formed a GBP16 mil consortium with BBC and Racal **Electronics** to build an **electronic bill payments** network connecting 7k credit machines in local shops all over the UK. The CashStop scheme will use plastic card and **bar - coding** technology for the registering of bill **payments**. The scheme is scheduled for launch in autumn 1996.

9/3,K/28 (Item 1 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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00528045 91-02389
There's Gold in Those Bills
Haisten, Marilyn
Credit Union Management v13n12 PP: 30-34 Dec 1990
ISSN: 0273-9267 JRNL CODE: CUM

ABSTRACT: Bill- **paying** options are gaining favor with credit unions as they strive to offer convenient, time-saving...

...or lease the equipment and interact with the payable vendors. Central to any method of **electronic bill - paying** is a touch-tone telephone, which allows members to dial into the system and **encode** the vendors and **payments**. The list of payable vendors differs with the choices of each credit union and any...

... about 10% monthly. There are currently 70 credit unions on the program. Datamatic's bill- **paying** system has instant-debit capabilities for credit unions with DP systems from Datamatic or Action...

9/3,K/29 (Item 2 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)

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00450167 89-21954

Increase Efficiency with Data Communications

Clancy, David A.

Transportation & Distribution v30n4 PP: 20-22 Apr 1989

ISSN: 0895-8548 JRNL CODE: HLS

...ABSTRACT: environment that will allow them to increase efficiency and reduce errors, save time, and expedite **payments**. Translation software makes it possible for different computers to communicate with each other. Bank of Boston operates a paperless freight documentation service which, for shippers, serves as an **electronic** version of a freight **bill** audit and **payment** consultant. Westinghouse Trading Co. uses EDI in its function as a sourcing agent for purchasers...

...economic conditions, and transmit data to its clients. When such systems as voice data recognition, **bar codes**, and radio frequency identification are used in conjunction with EDI, data collection and transmission are...

9/3,K/30 (Item 3 from file: 15)

DIALOG(R) File 15:ABI/Inform(R)

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00177354 82-18915

Bankers and the Fear of Flying

Fisher, John

Economic Review (Federal Reserve Bank of Atlanta) v67n7 PP: 58-62 Jul 1982

JRNL CODE: ECR

...ABSTRACT: card in use today has the potential to store an unlimited amount of data, laser **encoded** and laser read, that will enable consumers to use it for all kinds of financial...

...be usable in any machine. All kinds of services will be delivered in the home: **electronic bill - paying**, rate change information, opening new loan accounts, and many others. New networks will deliver data...

File 348:EUROPEAN PATENTS 78-2003/Oct W04

(c) 2003 European Patent Office

File 349:PCT FULLTEXT 1979-2002/UB=20031030,UT=20031023

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?ds

Set	Items	Description
S1	936	(BILL OR BILLS OR INVOICE OR INVOICES) (5N) (ELECTRONIC? OR - DIGITAL OR AUTOMATE?)
S2	311	S1(3N) (PAYMENT? OR PAYING?)
S3	2243	(ENCOD? OR BARCOD? OR BAR() (CODE OR CODES OR CODING?)) (3N) - (DIGITAL() (DATA OR INFORMATION?))
S4	0	AU=(ANTOIGNINI, T? OR ANTOIGNINI T ? OR ANTOIGNINI, W ? OR AN- TOIGNINI W ?)
S5	2	S2(S)S3
S6	14	S2(S) (ENCOD? OR BARCOD? OR BAR() (CODE OR CODES OR CODING?))
S7	12	S6 NOT S5
S8	2	S1(S)S3
S9	1	S8 NOT (S5 OR S7)
S10	8	(PAYMENT? OR PAYING) (S)S3
S11	8	S10 NOT (S5 OR S7 OR S9)

5/3,K/1 (Item 1 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00784125

**SYSTEM, METHOD, AND ARTICLE OF MANUFACTURE FOR PIECEMEAL RETRIEVAL IN AN
INFORMATION SERVICES PATTERNS ENVIRONMENT
SYSTEME, PROCEDE ET ARTICLE DE FABRICATION DESTINES A LA RECHERCHE
FRAGMENTAIRE DANS UN ENVIRONNEMENT DE MODELES DE SERVICES
D'INFORMATIONS**

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200116705 A2-A3 20010308 (WO 0116705)

Application: WO 2000US24085 20000831 (PCT/WO US0024085)

Priority Application: US 99386433 19990831

Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES
FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD
MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ
VN YU ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 150355

Fulltext Availability:

Detailed Description

Detailed Description

... mail messages to a specified mailbox

DTMF (touch tone) signaling to a voice response system

Encoded digital messages transferred into a paging provider gateway

Messages transferred to a locally attached two-way...

5/3,K/2 (Item 2 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00784124

**SYSTEM, METHOD, AND ARTICLE OF MANUFACTURE FOR A REQUEST SORTER IN A
TRANSACTION SERVICES PATTERNS ENVIRONMENT
SYSTEME, PROCEDE ET ARTICLE DE FABRICATION APPLIQUES DANS UN TRIEUR DE
REQUETES D'UN ENVIRONNEMENT DE STRUCTURES DE SERVICES DE TRANSACTIONS**

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2029 Century Park East, Los Angeles, CA 90067-3024, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200116704 A2-A3 20010308 (WO 0116704)

Application: WO 2000US24082 20000831 (PCT/WO US0024082)
Priority Application: US 99386715 19990831
Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES
FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD
MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ
VN YU ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 150733

Fulltext Availability:
Detailed Description

Detailed Description

... mail messages to a specified mailbox
DTMF (touch tone) signaling to a voice response system
Encoded digital messages transferred into a paging provider gateway
Messages transferred to a locally attached two-way...

7/3,K/1 (Item 1 from file: 348)
DIALOG(R)File 348:EUROPEAN PATENTS
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01367864

System and method for converting check-based bill payments to electronic form

System und Verfahren zum Umsetzen von auf Schecks basierten Rechnungsbezahlungen in elektronische Form

Systeme et methode pour mettre des paiements de factures avec cheques sous forme electronique

PATENT ASSIGNEE:

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INVENTOR:

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LEGAL REPRESENTATIVE:

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PATENT (CC, No, Kind, Date): EP 1164554 A2 011219 (Basic)

APPLICATION (CC, No, Date): EP 2001304031 010502;

PRIORITY (CC, No, Date): US 578543 000525

DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI; LU; MC; NL; PT; SE; TR

EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI

INTERNATIONAL PATENT CLASS: G07F-019/00; G06F-017/60

ABSTRACT WORD COUNT: 165

NOTE:

Figure number on first page: 4

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200151	2835
SPEC A	(English)	200151	4954
Total word count - document A			7789
Total word count - document B			0
Total word count - documents A + B			7789

...SPECIFICATION example of a consolidated billing/payment form 200 is seen for use in a hybrid **electronic bill payment** system in accordance with the principles of the present invention. The header section 205 of ...

...may contain the logo, identification, and other promotional material. An electronic identifier such as a **bar code** 210 is provided that identifies the form and specifically matches the form to the purchaser...
...form conforms to bar code 210. When read by a barcode reader in the hybrid **electronic bill payment** system 103, the **barcode** 210 notifies the payment portion 115 that the specific form is in process. The hybrid **electronic bill payment** system 103 then links the data on the physical form to the transaction processing data...

...an optical or magnetic character recognition, or another form of identifying technology may replace the **barcode** .
Identifying information 220 about the accounts from which payment may be made as designated by...

7/3,K/2 (Item 2 from file: 348)
DIALOG(R)File 348:EUROPEAN PATENTS
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00695857

Wireless banking terminal using cellular telephone communication.

Drahtloses Bankterminal mit Anwendung von zellularer
Funksprechkommunikation.

Terminal bancaire sans fil utilisant la communication telefonique
cellulaire.

PATENT ASSIGNEE:

TRANSACTION TECHNOLOGY, INC., (1175290), 3100 Ocean Park Boulevard, Santa
Monica, CA 90405, (US), (applicant designated states:
AT;BE;CH;DE;DK;ES;FR;GB;GR;IE;IT;LI;LU;MC;NL;PT;SE)

INVENTOR:

Kawan, Joseph Charles, 2034 Paramount Drive, Hollywood, California 90068,
(US)

LEGAL REPRESENTATIVE:

Ebbinghaus, Dieter, Dipl.-Ing. et al (3183), Patentanwalte v. Funer,
Ebbinghaus, Finck Mariahilfplatz 2 & 3, D-81541 Munchen, (DE)

PATENT (CC, No, Kind, Date): EP 662665 A2 950712 (Basic)

APPLICATION (CC, No, Date): EP 95100091 950104;

PRIORITY (CC, No, Date): US 177548 940105

DESIGNATED STATES: AT; BE; CH; DE; DK; ES; FR; GB; GR; IE; IT; LI; LU; MC;
NL; PT; SE

INTERNATIONAL PATENT CLASS: G06F-017/60;

ABSTRACT WORD COUNT: 85

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	EPAB95	3115
SPEC A	(English)	EPAB95	16448
Total word count - document A			19563
Total word count - document B			0
Total word count - documents A + B			19563

...SPECIFICATION include receiving a request for home banking services from
the user, receiving a request for **electronic bill payment** from the
user, receiving a request for home banking services from the user, or
receiving a request for **electronic bill payment** from the user. The
method according to the invention can further include supplying, to each
...

7/3,K/3 (Item 1 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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01037381 **Image available**

ASSEMBLY, SYSTEM AND METHOD FOR GENERATING A DATA LIST

ENSEMBLE, SYSTEME ET PROCEDE DE GENERATION D'UNE LISTE DE DONNEES

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US)

Patent Applicant/Inventor:

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ALEXANDER James R, Ashford Technical Software, INC., 1035 Dairy Ashford,
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(Designated only for: US)

Legal Representative:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200367375 A2 20030814 (WO 0367375)

Application: WO 2003US3178 20030131 (PCT/WO US0303178)

Priority Application: US 2002354542 20020206; US 2002354543 20020206; US
2002354545 20020206; US 2002354606 20020206; US 2002354744 20020206; US
2002354609 20020206; US 2002360264 20020228

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP

KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO

RU SC SD SE SG SK SL TJ TM TN TR TT TZ UA UG US UZ VC VN YU ZA ZM ZW

(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IT LU MC NL PT SE SI
SK TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 43664

Fulltext Availability:

Detailed Description

Detailed Description

... Powar in U.S. Patent No. 6,438,527 discloses a method and apparatus
for **paying bills electronically** using machine reader information
from an invoice. This invention is limited in that only data **bar codes**
are involved.

Additional

7/3,K/4 (Item 2 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00914716 **Image available**

BAR CODED BILL PAYMENT SYSTEM AND METHOD

SYSTEME ET PROCEDE DE PAIEMENT DE FACTURES A L'AIDE DE CODES-BARRES

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Legal Representative:

DRUCKER Kevin M (et al) (agent), Hayes, Soloway, Hennessey, Grossman &
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Patent and Priority Information (Country, Number, Date):

Patent: WO 200248835 A2-A3 20020620 (WO 0248835)

Application: WO 2001US48442 20011214 (PCT/WO US0148442)

Priority Application: US 2000737011 20001214

Designated States: AE AG AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU
CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP
KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PH PL PT RO RU
SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 27854

Fulltext Availability:

Detailed Description

English Abstract

...stores and receive immediate credit from billers for their payments.
Payments are made using a **bar code** printed on the bill or sent to the
consumer, e.g., by fax or email...

...biller (2201) receives good payment funds, deposited directly into his
bank account, and error-free **electronic payment** data for consumer
bill payment by the very next business day. The biller backdates the
received bill payments to the...

Detailed Description

... stores and receive immediate credit from billers for their payments,
which are made using a **bar code** transmitted 1 0 electronically to the
consumer, e.g., by fax, email, or Internet. The...

...1 good payment funds, deposited directly into his bank account, and
error-free 1 2 **electronic payment** data for consumer **bill payments**
by the very next business day.

1 3 The biller backdates the received bill payments...machine-readable
bar coded account numbers, and time stamping of bill payments at the time
payment is tendered.

Electronically delivered **bill payments**, under the present
invention, are much cheaper for the customer to pay for and less...

...more chargeable services to offer their biller customers. Furthermore,
billers can 3 1 incorporate this **bar coding** standard into their bill
remittance processing centers, as older OCR recognition equipment is
replaced with...

...legacy customer account numbering systems to a simpler, newer scheme,
can use this system of **bar coding** in its conversion process. In an
alternative embodiment, electronic invoice delivery, whereby the customer
receives...hours.

1 8 Improved PUment Embodiments

1 9 The embodiments described hereinabove relate, generally, to **bar
code** based biller/payor systems for **electronic bill payment**. As
described hereinabove, it is contemplated that, in an exemplary
electronic bill payment infrastructure (e.g., see reference numeral
500 of Figure 5) consistent with the invention, consumers...

...the biller receives good payment funds, deposited directly into his bank
account, and error-free **electronic payment** data for consumer **bill
payments** by 6 AM the very next business day.

Contractually, the biller backdates the received bill...to implement a
generalized person-to-bank account remittance mechanism within the
structure of the **electronic bill payments** infrastructure, the
definition of a new format designator validation template would offer
several advantages: An...

...bank based or money transfer payment networks than billers. With a reduced number string, shorter **bar code** strings fit more appropriately on small banking deposit slips that measure, on average, 6" wide...

...customer base, one or more bar coded deposit only cards are included (and/or a **bar code** might be printed on the debit card itself). The debit card can either be used...

...debit card. Figure 26 illustrates an exemplary deposit-only card 2600 comprising a I I **bar code** 2601 consistent with the invention. In this exemplary scenario, the bar coded deposit-only card 2600 (or, alternatively, a **bar code** printed on the standard 3 debit card) would be used in U.S. retail stores that offer access to the **electronic bill payment** network. Whereas most customers submit their U.S. based biller bar coded 5 invoice statements...

7/3,K/5 (Item 3 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00818663 **Image available**

A METHOD AND SYSTEM FOR ACCESSING FINANCIAL INFORMATION USING WIRELESS DEVICES

SYSTEME ET PROCEDE D'ACCES A DES INFORMATIONS FINANCIERES AU MOYEN D'APPAREILS SANS-FIL

Patent Applicant/Assignee:

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TATA Anand, Los Angeles, CA, US,
PAN Joe, 3551 Hertford Place, Rowland Heights, CA 91748, US,

Legal Representative:

MARCOU George T (agent), Kilpatrick Stockton LLP, Suite 800, 700 Thirteenth Street, N.W., Washington, DC 20005, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200152170 A1 20010719 (WO 0152170)

Application: WO 2001US947 20010116 (PCT/WO US0100947)

Priority Application: US 2000175967 20000113

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ

DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ

LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG

SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 9839

Fulltext Availability:

Detailed Description

Detailed Description

... compatible personal identification information associated with a customer, generating an

20

network debit request message **encoding** the received network compatible personal identification information, applying the debit request message including the network...

...receiving a request for wireless remote banking services from the customer, receiving a request for **electronic bill payment** from the customer, receiving a request for wireless remote banking services from the customer, or receiving a request for **electronic bill payment** from the customer. The method according to the invention can further include supplying, to each...

7/3,K/6 (Item 4 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00794376 **Image available**

DISTRIBUTION OF CERTIFIERS

DISTRIBUTION DE CERTIFICATEURS

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Legal Representative:

PAPULA OY (agent), P.O. Box 981, (Fredrikinkatu 61 A), FIN-00101 Helsinki
, FI,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200127886 A1 20010419 (WO 0127886)

Application: WO 2000FI874 20001011 (PCT/WO FI0000874)

Priority Application: FI 992197 19991012

Designated States: AE AG AL AM AT AT (utility model) AU AZ BA BB BG BR BY
BZ CA CH CN CR CU CZ CZ (utility model) DE DE (utility model) DK DK
(utility model) DM DZ EE EE (utility model) ES FI FI (utility model) GB
GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KR (utility model) KZ LC LK
LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK
SK (utility model) SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: Finnish

Fulltext Word Count: 4555

Fulltext Availability:

Detailed Description

Detailed Description

... is known to use a digital GSM mobile station for commercial transactions, such as **electronic payments** of a **bill** or a fee. The patent publication US 5,221,838 discloses a device that may...

...terminal device as described in the publication comprises a card reader, a keyboard, and a **bar code** reader for feeding the information, and a display for displaying the payment related...

7/3,K/7 (Item 5 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

00761423

A SYSTEM, METHOD, AND ARTICLE OF MANUFACTURE FOR EFFECTIVELY CONVEYING WHICH COMPONENTS OF A SYSTEM ARE REQUIRED FOR IMPLEMENTATION OF TECHNOLOGY

SYSTEME, PROCEDE ET ARTICLE MANUFACTURE POUR L'ACHEMINEMENT EFFICACE DES COMPOSANTS D'UN SYSTEME NECESSAIRES A LA MISE EN PRATIQUE D'UNE TECHNOLOGIE

Patent Applicant/Assignee:

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Legal Representative:

BRUESS Steven C (agent), Merchant & Gould P.C., P.O. Box 2903,
Minneapolis, MN 55402-0903, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200073929 A2 20001207 (WO 0073929)

Application: WO 2000US14457 20000524 (PCT/WO US0014457)

Priority Application: US 99321136 19990527

Designated States: AE AG AL AM AT AT (utility model) AU AZ BA BB BG BR BY
CA CH CN CR CU CZ CZ (utility model) DE DE (utility model) DK DK (utility
model) DM DZ EE EE (utility model) ES FI FI (utility model) GB GD GE GH
GM HR HU ID IL IN IS JP KE KG KP KR KR (utility model) KZ LC LK LR LS LT
LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SK
(utility model) SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 150133

Fulltext Availability:

Detailed Description

Detailed Description

... capabilities, including hierarchical
menus, parametric searches by attribute, and simple
keyword searches.
BillerProduct1 - An Internet **bill** presentment
and **payment** (1BPP) solution, particularly for the banking and
telecommunications industries.

TradingProduct I - A commerce exchange
application...

7/3,K/8 (Item 6 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00761422

BUSINESS ALLIANCE IDENTIFICATION

SYSTEME, PROCEDE ET ARTICLE DE PRODUCTION POUR L'IDENTIFICATION D'ALLIANCES COMMERCIALES DANS UN CADRE D'ARCHITECTURE RESEAU

Patent Applicant/Assignee:

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Inventor(s):

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BARRESE James J, 757 Pine Avenue, San Jose, CA 95125, US,
Legal Representative:
BRUESS Steven C (agent), Merchant, Gould, Smith, Edell, Welter & Schmidt,
P.A., P.O. Box 2903, Minneapolis, MN 55402-0903, US,
Patent and Priority Information (Country, Number, Date):
Patent: WO 200073928 A2-A3 20001207 (WO 0073928)
Application: WO 2000US14375 20000524 (PCT/WO US0014375)
Priority Application: US 99320816 19990527
Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE
DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC
LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI
SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 149371

Fulltext Availability:
Detailed Description

Detailed Description
... capabilities, including hierarchical
menus, parametric searches by attribute, and simple
keyword searches,
BillerProduct1 - An Internet **bill** presentment
and **payment** (IBPP) solution, particularly for the banking and
telecommunications industries.

TradingProduct I - A commerce exchange
application...

7/3,K/9 (Item 7 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00745510 **Image available**

AUTOMATED TRANSACTION SYSTEM AND METHOD OF USING SAME
SYSTEME DE TRANSACTION AUTOMATIQUE ET SON PROCEDE D'UTILISATION

Patent Applicant/Assignee:
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designated states except: US)
Patent Applicant/Inventor:
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(Nationality), (Designated only for: US)
BYDDER Evan Lloyd, 7 Carlson Crescent, Hamilton 2001, NZ, NZ (Residence),
NZ (Nationality), (Designated only for: US)
Legal Representative:
CHRISTIE Andrew (agent), A J Park, P.O. Box 949, Wellington 6015, NZ,
Patent and Priority Information (Country, Number, Date):
Patent: WO 200058883 A2 20001005 (WO 0058883)
Application: WO 2000NZ43 20000331 (PCT/WO NZ0000043)
Priority Application: NZ 334986 19990331; NZ 335023 19990407; NZ 335190
19990414; NZ 335191 19990414; NZ 335192 19990414; NZ 335933 19990526;
NZ 335935 19990526; NZ 336964 19990727; NZ 501355 19991129; NZ 501870
19991220; NZ 502291 20000112; NZ 503449 20000320
Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE
DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC
LK LR LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK
SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK FI FR GB GR IE IT LU MC NL PT S
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English
Filing Language: English
Fulltext Word Count: 26958

Fulltext Availability:
Detailed Description

Detailed Description

... and processing unit. Another alternative embodiment of the system is using the system for bill **payment**. Either a physical **bill** or an **electronic** statement is sent to tile user. In the physical bill context. tile user then would scan the **bar code** on the bill with the POD and confirm with the HIU or CIU that payment...

7/3,K/10 (Item 8 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00745434 **Image available**

MEDIUM INDEPENDENT ELECTRONIC COMMERCE SYSTEM AND METHOD
SYSTEME ET PROCEDE DE COMMERCE ELECTRONIQUE INDEPENDANT DU SUPPORT DE
COMMUNICATION

Patent Applicant/Assignee:

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Legal Representative:

CALHOUN Douglas C (et al) (agent), A J Park & Son, 6th floor, Huddart
Parker Building, Post Office Square, P.O. Box 949, Wellington 6015, NZ,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200058804 A2-A3 20001005 (WO 0058804)

Application: WO 2000NZ42 20000331 (PCT/WO NZ0000042)

Priority Application: NZ 334986 19990331; NZ 335023 19990407; NZ 335190
19990414; NZ 335191 19990414; NZ 335192 19990414; NZ 335933 19990526;
NZ 335935 19990526; NZ 336964 19990727; NZ 501355 19991129; NZ 502291
20000112; US 2000538603 20000329

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE

DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC
LK LR LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK
SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 19646

Fulltext Availability:
Detailed Description

Detailed Description

... 60. Another alternative embodiment of the system I 00 is using the system for bill **payment**. Either a physical **bill** or an **electronic** statement is sent to the 5 user. In the physical bill context, the user

then would scan the **ba code** on the bill with the selection transceiver 330 and confirm with the selection transceiver 330...

7/3,K/11 (Item 9 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00741092 **Image available**

METHOD AND SYSTEM IN A TELECOMMUNICATION SYSTEM
PROCEDE ET SYSTEME POUR SYSTEME DE TELECOMMUNICATIONS

Patent Applicant/Assignee:

SONERA SMARTTRUST OY, c/o Sonera OY, P.O.box 106, FIN-00051 Sonera, FI,
FI (Residence), FI (Nationality), (For all designated states except:
US)

Patent Applicant/Inventor:

VATANEN Harri, 2 Rushmere Place, Englefield Green, Surrey TW20 0NN, GB,
GB (Residence), FI (Nationality), (Designated only for: US)

Legal Representative:

PAPULA OY, P.O. Box 981 (Fredrikinkatu 61 A), FIN-00101 Helsinki, FI

Patent and Priority Information (Country, Number, Date):

Patent: WO 200054457 A1 20000914 (WO 0054457)

Application: WO 2000FI176 20000307 (PCT/WO FI0000176)

Priority Application: FI 99502 19990308

Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK
DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR
LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ
TM TR TT TZ UA UG US UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: Finnish

Fulltext Word Count: 4094

Fulltext Availability:

Detailed Description

Detailed Description

... system (Global System for Mobile communications, GSM), for commercial transactions, such as paying a **bill** or remitting a **payment**, by **electronic** means. Patent specification US 5,221,838 presents a device which can be used for...

...terminal. The terminal

described in the specification comprises a card reader, a keyboard, a **bar code** reader for data input and a display for presentation of payment information. Patent specification WO...

7/3,K/12 (Item 10 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2003 WIPO/Univentio. All rts. reserv.

00435922 **Image available**

SECURE INTERACTIVE ELECTRONIC ACCOUNT STATEMENT DELIVERY SYSTEM
SYSTEME ELECTRONIQUE DE FOURNITURE D'ETAT DE COMPTE, SECURISE ET INTERACTIF

Patent Applicant/Assignee:

MASCHOFF Kurt M,
POWAR William L,

Inventor(s):

POWAR William L,

9/3,K/1 (Item 1 from e: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2003 WIPO/Univentio. All rts. reserv.

00522076 **Image available**

DIGITAL WATERMARKING AND BANKNOTES

IMPRESSION DE FILIGRANES NUMERIQUES ET BILLETS DE BANQUE

Patent Applicant/Assignee:

DIGIMARC CORPORATION,

RHOADS Geoffrey B,

Inventor(s):

RHOADS Geoffrey B,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9953428 A1 19991021

Application: WO 99US8252 19990414 (PCT/WO US9908252)

Priority Application: US 9882228 19980416; US 9874034 19980506

Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE

ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT

LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT

UA UG US UZ VN YU ZA ZW GH GM KE LS MW SD SL SZ UG ZW AM AZ BY KG KZ MD

RU TJ TM AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF

CG CI CM GA GN GW ML MR NE SN TD TG

Publication Language: English

Fulltext Word Count: 13915

Fulltext Availability:

Claims

Claim

... bills;

a feed mechanism for conveying bills from the input;

an optical detector for producing **digital** image data corresponding to

bills conveyed thereby

by the feed mechanism;

a processor for detecting plural-bit **digital data** steganographically

encoded in artwork on at

least certain of said banknotes; and

a control unit responsive to...

11/3,K/1 (Item 1 from file: 348)
DIALOG(R)File 348:EUROPEAN PATENTS
(c) 2003 European Patent Office. All rts. reserv.

01030324

MOBILE ELECTRONIC COMMERCE SYSTEM
MOBILES ELEKTRONISCHES HANDELSYSTEM
SYSTEME DE COMMERCE ELECTRONIQUE MOBILE
PATENT ASSIGNEE:

MATSUSHITA ELECTRIC INDUSTRIAL CO., LTD, (216884), 1006, Oaza-Kadoma,
Kadoma-shi, Osaka 571-0000, (JP), (Applicant designated States: all)

INVENTOR:

TAKAYAMA, Hisashi, 21-22, Matsubara 4-chome, Setagaya-ku, Tokyo 156-0043,
(JP)

LEGAL REPRESENTATIVE:

Casalonga, Axel (14511), BUREAU D.A. CASALONGA - JOSSE Morassistrasse 8,
80469 Munchen, (DE)

PATENT (CC, No, Kind, Date): EP 950968 A1 991020 (Basic)
WO 9909502 990225

APPLICATION (CC, No, Date): EP 98937807 980813; WO 98JP3608 980813

PRIORITY (CC, No, Date): JP 97230564 970813

DESIGNATED STATES: DE; FR; GB

INTERNATIONAL PATENT CLASS: G06F-017/60

ABSTRACT WORD COUNT: 150

NOTE:

Figure number on first page: 1

LANGUAGE (Publication,Procedural,Application): English; English; Japanese
FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	9942	17239
SPEC A	(English)	9942	160346
Total word count - document A			177585
Total word count - document B			0
Total word count - documents A + B			177585

...SPECIFICATION program data for specifying an operation to be performed by the electronic telephone card. The **digital** signature of the owner of the service providing means is provided for the presented card... clearance for the price of a product for the purchase of a ticket, for a **payment** card purchase and for telephone card processes; and a real credit settlement process for a...

...credit settlement processing has been described for the purpose of a ticket purchase, for a **payment** card purchase and for telephone card purchase processes, the real credit settlement processing will now...

...the user notifies the merchant that an electronic credit card will be employed for the **payment** (instruct settlement to be made with an electronic credit card: 8400).

The merchant depresses the...

...103) (depress the credit card settlement switch: 8401), and permits the user to start the **payment** operation (instruct the start of the **payment** operation: 8403). At this time, the total charge and a message indicating that the merchant terminal is waiting for the user to initiate the **payment** operation to be performed by the user are displayed on the LCD of the merchant terminal 102 or 103 (display "waiting for the **payment** operation": 8402).

The user sets the mobile user terminal to the credit card mode, employs the function switch (F1 or F2) to display a **payment** card to be used for the **payment**, and enters the amount to be paid and the number of **payments**. Then, while directing the infrared communication port 300 to the infrared communication module of the merchant terminal (the infrared communication port for the merchant terminal 103) (**payment** operation 8404), the user depresses the execution switch 311.

The mobile user terminal generates a **payment** offer 8405 that includes the credit card type, the amount to be paid and the number of **payments** that are entered by the user, and that is a message offering to pay the merchant the quoted price. The **payment** offer 8405 is transmitted to the merchant terminal via infrared communication.

Upon receiving the **payment** offer 8405, the merchant terminal examines the type of credit card and the amount of the **payment**, and via infrared communication, transmits to the mobile user terminal a **payment** offer response 8406, which is a response message for the **payment** offer 8405. In addition, via digital telephone communication the merchant terminal transmits, to the service...

...merchant terminal (display "authorization process in progress": 8407).

The mobile user terminal 100 receives the **payment** offer response 8406 from the infrared communication port 300, and compares the amount charged included in the response 8406 with the amount of the **payment**. Then, via digital wireless telephone communication, the mobile user terminal transmits, to the service providing system 110, a **payment** request 8410, which is a message requesting that the **payment** of a price using credit be permitted. At this time, a message indicating the **payment** process is in progress is displayed on the LCD of the mobile user terminal (display "**payment** process in progress": 8408).

The service providing system 110 receives the authorization request 8409 from the merchant terminal and the **payment** request 8410 from the mobile user terminal 100, and compares the two. In addition, the...

11/3,K/2 (Item 1 from file: 349)

DIALOG(R) File 349:PCT FULLTEXT

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00942469

ELECTRONIC TRANSACTION SYSTEM

SYSTEME DE TRANSACTION ELECTRONIQUE

Patent Applicant/Assignee:

THE DEPARTMENT OF NATURAL RESOURCES AND ENVIRONMENT FOR AND ON BEHALF OF
THE CROWN IN RIGHT OF THE STATE VICTORIA, 8 Nicholson Street, East
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all designated states except: US)

Patent Applicant/Inventor:

BARRY John Patrick, 17 Greenslopes Drive, Carrum Downs, Victoria 3201, AU
, AU (Residence), AU (Nationality), (Designated only for: US)

Legal Representative:

GRIFFITH Hack (agent), 509 St Kilda Road, Melbourne, Victoria 3004, AU,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200275617 A1 20020926 (WO 0275617)

Application: WO 2002AU319 20020320 (PCT/WO AU0200319)

Priority Application: AU 20013848 20010320

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP

KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO

RU SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG US UZ VN YU ZA ZM ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 32118

Fulltext Availability:

Detailed Description

Claims

Detailed Description

... said device and said r computer.

Preferably said system includes an electronic financial instrument, comprising.

digital data packets **encoding** information concerning one or more **payments** pertaining to a transaction;
digital storage means for storing some or all of said data...

Claim

... the preceding

- 110

claims, wherein said system includes an electronic financial instrument, said instrument comprising:

digital data packets **encoding** information concerning one or more **payments** pertaining to a transaction;
digital storage means for storing some or all of said...

...claimed in claim 10, wherein said system includes an electronic financial instrument, said instrument comprising:

digital data packets **encoding** information concerning one or more **payments** pertaining to a transaction;
digital storage means for storing some or all of said data...

11/3,K/3 (Item 2 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00942468

IDENTIFICATION AND AUTHENTICATION DEVICE

DISPOSITIF D'IDENTIFICATION ET D'AUTHENTIFICATION

Patent Applicant/Assignee:

THE DEPARTMENT OF NATURAL RESOURCES AND ENVIRONMENT FOR AND ON BEHALF OF
THE CROWN IN RIGHT OF THE STATE OF VICTORIA, 8 Nicholson Street, East
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all designated states except: US)

Patent Applicant/Inventor:

BARRY John Patrick, 17 Greenslopes Drive, Carrum Downs, Victoria 3201, AU
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Legal Representative:

GRIFFITH HACK (agent), 509 St Kilda Road, Melbourne, Victoria 3004, AU,
Patent and Priority Information (Country, Number, Date):

Patent: WO 200275616 A1 20020926 (WO 0275616)

Application: WO 2002AU317 20020320 (PCT/WO AU0200317)

Priority Application: AU 20013845 20010320

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP

KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO

RU SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG US UZ VN YU ZA ZM ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 30273

Fulltext Availability:
Detailed Description
Claims

Detailed Description

... and retrieved when needed,

3 0

Preferably said system includes an electronic financial instrument, comprising.

digital data packets **encoding** information concerning one or more **payments** pertaining to a transaction;
digital storage means for storing some or all of said data...

Claim

... claimed in any one of claims 20 to 26, including an electronic financial instrument comprising:

digital data packets **encoding** information concerning one or more **payments** pertaining to a transaction;
digital storage means for storing some or all of said data...

...to display to said user only that a summary of said information in which net **payments** or obligations to or from said user are indicated.

31 A system as claimed in...

11/3,K/4 (Item 3 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00942467

**ELECTRONIC FINANCIAL INSTRUMENT
INSTRUMENT FINANCIER ELECTRONIQUE**

Patent Applicant/Assignee:

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Melbourne, Victoria 3002, AU, AU (Residence), AU (Nationality), (For
all designated states except: US)

Patent Applicant/Inventor:

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, AU (Residence), AU (Nationality), (Designated only for: US)

Legal Representative:

GRIFFITH HACK, 509 St Kilda Road, Melbourne, Victoria 3004, AU,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200275615 A1 20020926 (WO 0275615)

Application: WO 2002AU316 20020320 (PCT/WO AU0200316)

Priority Application: AU 20013847 20010320

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP

KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO

RU SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG US UZ VN YU ZA ZM ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 28238

Fulltext Availability:
Detailed Description
Claims

English Abstract

The invention provides an electronic financial instrument, comprising:
digital data packets **encoding** information concerning one or more
payments pertaining to a transaction; digital storage means for storing
some or all of the data...

Detailed Description

... in a first broad aspect, therefore, the present invention
provides an electronic financial instrument, comprisinW.

digital data packets **encoding** information
concerning one or more **payments** pertaining to a
transaction;
digital storage means for storing some or all of
said data...

Claim

1 An electronic financial instrument, comprising:
digital data packets **encoding** information
concerning one or more **payments** pertaining to a
transaction;
digital storage means for storing some or all of
said data...

11/3,K/5 (Item 4 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00916920 **Image available**

METHODS FOR RIGHTS ENABLED PEER-TO-PEER NETWORKING

**PROCEDES POUR LA MISE EN RESEAUX EN PEER TO PEER (P2P) VALIDEE PAR UN
SYSTEME DE GESTION DES DROITS**

Patent Applicant/Assignee:

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Patent Applicant/Inventor:

CATO Miles A, 1808 Pacific Avenue #304, San Francisco, CA 94109, US, US
(Residence), US (Nationality), (Designated only for: US)

CORDELL Lonny J, 8128 Lynores Way, Plano, TX 75025, US, US (Residence),
US (Nationality), (Designated only for: US)

WEBER Robert P, 215 Waverley Street #4, Menlo Park, CA 94025, US, US
(Residence), US (Nationality), (Designated only for: US)

Legal Representative:

CATO Miles A (commercial rep.), 1808 Pacific Avenue #304, San Francisco,
CA 94109, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200251057 A2 20020627 (WO 0251057)

Application: WO 2001US49735 20011221 (PCT/WO US0149735)

Priority Application: US 2000257735 20001221

Designated States: AU CA CN JP KR SG US

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

Publication Language: English

Filing Language: English

Fulltext Word Count: 12851

Fulltext Availability:

Detailed Description

Detailed Description

... or educational institution.

The clearinghouse fields 10 1 6, 1020 allow specifying where audit and **payment** -related information should be sent. The person who packages the information may be able to...

...number of clearinghouses. Based upon those specified, the TCB 504 of the recipient will send **payment** information to the financial clearinghouse 10 1 6 and usage information to the usage clearinghouse...

...may not be sufficient funds locally, and if connected, the TCB may attempt to effect **payment** - 17 in real time using the financial clearinghouse represented by the TrustData Immediate **Payment** financial clearinghouse. Some kinds of digital information, including, but not limited to audio, video, image, and software may carry one or more watermarks or fingerprints **encoded** in the **digital information**. In the non-limiting embodiment shown here, a list of currently available and active, watermark...

11/3,K/6 (Item 5 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00899814 **Image available**

SYSTEM AND METHOD FOR EXPANDING THE OPERATIONAL BANDWIDTH OF A COMMUNICATION SYSTEM

SYSTEME, APPAREIL ET PROCEDE PERMETTANT D'AUGMENTER LA LARGEUR DE BANDE OPERATIONNELLE D'UN SYSTEME DE COMMUNICATION

Patent Applicant/Assignee:

XTEND NETWORKS LTD, Xtend Networks, Gibor House, Koifman Street 6, 68012 Tel Aviv, IL, IL (Residence), IL (Nationality), (For all designated states except: US)

Patent Applicant/Inventor:

WEINSTEIN Hillel, Tel Mane Street 3, 34363 Haifa, IL, IL (Residence), IL (Nationality), (Designated only for: US)

ORBACH Zeev, Zvi Segal Street 41B, 78484 Ashkelon, IL, IL (Residence), IL (Nationality), (Designated only for: US)

Legal Representative:

AGMON Jonathan (et al) (agent), Soroker - Agmon, Law Offices, 12th floor, Levinstein Tower, Petach Tikva Road 23, 66184 Tel Aviv, IL,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200233969 A1 20020425 (WO 0233969)

Application: WO 2001IL181 20010227 (PCT/WO IL0100181)

Priority Application: WO 2000IL655 20001016

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ

DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ

LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG

SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 13127

Fulltext Availability:

Detailed Description

Detailed Description

... to respective channel modulators 22', 24', 26', 28', 30', Following appropriate requests by a subscriber, **digital data encoded** into electrical signals is sent from a digital data network 32 to a data network...

...to a CPU 64 at the head and 36 to be used for billing purposes,
payments , and

11/3,K/7 (Item 6 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00766079 **Image available**

**COMPLETING MONETARY TRANSACTION BY PRESENTING VALVE MESSAGES TO A POSTAL
AUTHORITY**

**ACHEVEMENT DE TRANSACTION MONETAIRE PAR PRESENTATION DE MESSAGES DE VALEUR
A UNE AUTORITE POSTALE**

Patent Applicant/Assignee:

UNITED STATES POSTAL SERVICE, 475 L'Enfant Plaza, S.A., Washington, DC
20260-1127, US, US (Residence), US (Nationality)

Inventor(s):

GORDON Roy R, 169 Sharpstead Lane, Gaithersburgh, MD 20878, US
WILKERSON Wayne E, 9 Caroway Drive, Fredericksburg, VA 22405, US
LORD Dan, 5108 King Henry Way, Upper Marlboro, MD 20772, US

Legal Representative:

JOY Mark, Leydig, Voit & Mayer, Ltd., Suite 4900, Two Prudential Plaza,
180 North Stetson, Chicago, IL 60601-6780, US

Patent and Priority Information (Country, Number, Date):

Patent: WO 200079455 A1 20001228 (WO 0079455)

Application: WO 2000US16889 20000619 (PCT/WO US0016889)

Priority Application: US 99335588 19990618

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ

DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ

LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG

SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 11698

Fulltext Availability:

Claims

Claim

... Certificate Payee PSD

.04

31 0,@@Ex@,t@

FIG* 5

/9

C D

400

Convert **Barcod7**

Graphics to **Digital Data**

1

402 Apply Payer Public

Key to Payer Digital

Signature 406

404 No Reject Endorsed...

...Key to Payee Digital

Signature

No

412 ut

es

ificate

414 tale

0
 416 Process **Payment**
 Certificate
 418 4
 Log Transaction
 408
 FIGe 6
 /9
 501 503 505
 R 500
 PSD...

...FiGe 8
 mmm*N
 Customer 1: Vendor mails envelope to 700
 =@customer with enclosed bill
payment postcard including
 L graphically encoded indicia
 Vendor
 2: Customer submits postcard
 to Postal Authority authorizing
payment
 6: Postal Authority delivers
 4b: Postal Authority Postcards (or images
 IDebits/charges thereof) to Vendor...

...Postal Authority 702
 3: Postal Authority 5: Postal Authority
 decodes indicia upon Accumulates Postcards for
payment postcard from periodic delivery to Vendor
 customer
 FIGn 9
 INTERNATIONAL SEARCH REPORT International application No...

11/3,K/8 (Item 7 from file: 349)
 DIALOG(R)File 349:PCT FULLTEXT
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00502925 **Image available**
PRINTABLE INTERFACES AND DIGITAL LINKMARKS
INTERFACES IMPRIMABLES ET LINKMARKS NUMERIQUES
 Patent Applicant/Assignee:
 INTERVAL RESEARCH CORPORATION,
 Inventor(s):
 DOUGHERTY Thomas J,
 MOUNTFORD S Joy,
 CUMMINGS Daniel,
 DE FREN Allison,
 Patent and Priority Information (Country, Number, Date):
 Patent: WO 9934277 A2 19990708
 Application: WO 98US27210 19981221 (PCT/WO US9827210)
 Priority Application: US 9768780 19971224; US 9860221 19980414
 Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES
 FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD
 MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ
 VN YU ZW GH GM KE LS MW SD SZ UG ZW AM AZ BY KG KZ MD RU TJ TM AT BE CH
 CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN GW
 ML MR NE SN TD TG
 Publication Language: English
 Fulltext Word Count: 9059

English Abstract
 ...illustrations indicating content found at the web page, media format
 of the content, user designation, **payment** and membership requirements,